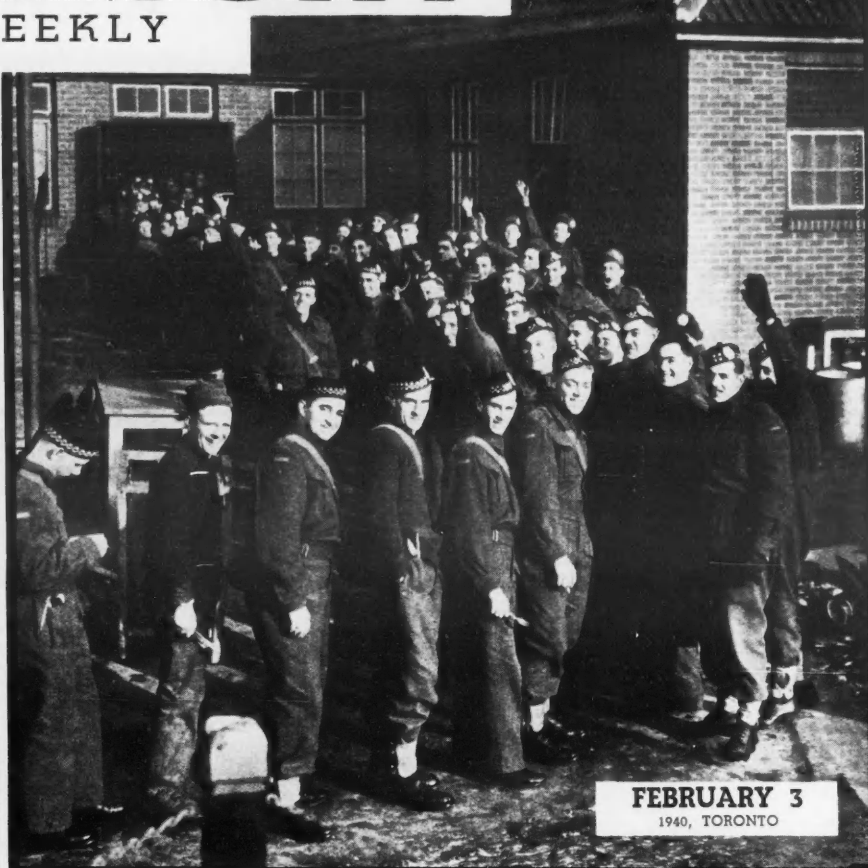


SATURDAY NIGHT

THE CANADIAN WEEKLY



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THE only chance that we can see for a successful opposition to Mr. King in the election which he has so dexterously imposed upon his startled critics lies in the frank adoption of conscription as the sole issue. The price to be paid for that issue is a tremendous one, in the shape of the permanent hostility of Quebec and a considerable number of other constituencies, and it would have to be paid alike in the event of victory and in the event of defeat. But nothing short of that will ever convince the electors that Dr. Manion and Col. Drew and Mr. Hepburn can really be relied on to prosecute this war with greater energy and efficiency than Mr. King.

Our own impression is that it is too early for a conscription policy to be a winning card. It might easily become one a few months later, say after a violent spring offensive on the Western front. That is Mr. King's real reason for haste and a very compelling one, seeing that he has given hostages to fate by which he is forever precluded from adopting conscription as his own policy. But up to March 26 he will probably be quite safe. There is a very strong reluctance among Canadians, even those who are anxious for the maximum Canadian effort in the war, to accept responsibility for the terrible disunity and internal discord which inevitably result from the sending of great numbers of men to the front against not only their personal desires but their strongly-held concept of their racial interests. Conscription, moreover, is too potent and too costly a weapon to be invoked in connection with a war effort involving

FIRE-WORSHIP

MANY a morning had I watched this bay
Rifle the jewels which the Dawn outrolled,
And then deliver to the god of Day
The plunder for a smock of woven gold.

But never had this picture struck my eyes
At any bargain counters of the east—
Such sacrificial use of merchandise,
The vision of a bandit turning priest—

Until this morning when the ocean learned
To hold a Mass before the highest name
In pagan hierarchies, and returned
Its transubstantiated gems to flame.

E. J. PRATT.

only two divisions of Canadians in the front line; and the public mind has not yet been habituated to regarding the war as something of a greater order of magnitude than that figure suggests.

Whether Mr. King would have had the nerve to pull off this amazing piece of political strategy without the semblance of an excuse provided by Mr. Hepburn is a matter for conjecture. Personally we greatly doubt it and are therefore obliged to conclude that Mr. Hepburn has handed the Prime Minister the exact card which he needed to fill his royal flush. We must add that while the hand may look like a royal flush to the electors and is almost certain to win on the showdown, we do not ourselves regard it as anything like so strong. The criticism of government policies by persons entirely without a mandate for such criticism, even if they do happen to be members of an ostensibly liberal government in an important province, does not seem to us to involve any such hampering of the processes of Federal government as to justify the dismissal of parliament without a single opportunity for criticism by the persons who actually have a mandate for that task. We regard Mr. King's dissolution of parliament as extremely astute politically and there admiration of it comes abruptly to an end.

The Legion's Fine Task

CANADIAN LEGION WAR SERVICES, INC., which is on the point of making its appeal to the public for half a million dollars for educational work directed to the end of helping the service man of today to prepare himself for his return to civil life, and of rendering personal service towards his re-settlement, is an organization formed by the Canadian Legion, a body of ex-service men of the last war which has abstained from political activity, has worked consistently for the best interests of ex-service men as

a class, and has never appealed for public financial support except in the one case of its admirable Poppy Fund.

The list of officers of War Service, Inc., is headed by Sir Percy Lake as honorary president and General John Gunn as active president, and it has secured Col. Wilfrid Bovey as national chairman of its Educational Branch and enlisted the services of that highly efficient body, the Canadian Association for Adult Education, of which Col. Bovey is president. We do not think any better assurance could be demanded that the work for which the half million is asked will be efficiently done.

That it is needed there can be no doubt. One of the most tragic of the after consequences of the last war was the dislocation of the lives of many who participated in it, owing to lack of preparation for their return to civil life. During that war nothing of an educational character was done, and little in the way of governmental or private economic effort, until it was far too late to be of most value. Both education, individual guidance, and governmental effort are needed. The public and the Government are much more alive to the need for the last-named, and War Services, Inc., is being organized to provide the two former. The work is in the hands of men who know what must be done from personal experience in and after the last war. It deserves the co-operation of every Canadian with a spark of gratitude towards those who are defending Canada and the world from the assault of autocracy and irreligion.

For A United Canada

AN INFLUENTIAL French-Canadian weekly, *Le Canadien* of Levis, Que., recently published an address on the subject of "A United Canada" delivered before the Diocesan Board of the Women's Auxiliary of the Anglican Church in Quebec City by Mrs. C. Rose Eardley-Wilmot, wife of Canon Eardley-Wilmot of Levis. The address contained several points which deserve the attention of a much wider audience than that to which it was delivered. Mrs. Eardley-Wilmot pleaded for a more serious effort on the part of the English-speaking people of Quebec province to accustom themselves to speak French. Many Quebecers, she said, spoke it readily enough

to servants and tradespeople but would not use it with their social equals. "The shyness and self-consciousness which so often deter one from making the attempt are really the result of thinking of oneself and not of the person to whom one is speaking. If we do not feel that we can learn to talk freely in French, we can at least say the few gracious words which prevent the language courtesy from being entirely one-sided."

But the most important sentences of this address and those for which we should like to secure attention outside of the province in which they were spoken, were these relating to the psychology of minorities: "In this province we English-speaking people are in the minority; in the Dominion the French are. This should help us to understand certain attitudes of mind, especially the tendency to be very emphatic over certain rights and privileges. Imagine for a moment conditions reversed; if we were the only English among a whole Dominion of French, if we felt any fears of discrimination on religious or racial grounds, how much more nervous we would be under those circumstances. Consideration that is mutual will in the end provide the right solution: nor need we feel weak if at first we show more of it. Our political position is relatively stronger, therefore we have less fear to reckon with. It is for us to show that there is nothing to be afraid of, and as fears prove to be groundless, fear complexes will go, cast out by a greater love."

From One Side Only

A SOMEWHAT odd situation is created as a result of the extreme vigor with which the governmental authorities of the Province of Ontario have undertaken to criticize the Government of Canada for not doing enough in its efforts to contribute to the winning of the war. For it has to be borne in mind that this same Government of Ontario, in the person of the Attorney-General, is prosecuting with an equal degree of vigor several persons whose only crime is in essence that they have criticized the Government of Canada for doing too much in its efforts to assist in the winning of the war.

Ordinarily a Government finds its best salvation in taking a middle course between the two extremes that are urged upon it. But in this instance only

THE PASSING SHOW

BY HAL FRANK

SPEECH is silver, but silence is golden. That is the reason, we suppose, for Canada's still-born Parliament.

Whether or not the Allies really intend to attack Germany, certainly the Nazis found Mr. Churchill's and M. Daladier's recent remarks most offensive.

Hitler war, what now?

Premier King, surprisingly enough, has tuned into the tempo of the times. Thus, his lightning-like election.

And you will know it is Utopia, too, because the only censors will be the stuffed ones in the museums.

The Nazi regime has just celebrated its seventh birthday. And now come the lean years.

Premier King dissolved Parliament because he wouldn't stand for any criticism of Canada's war effort. That's not surprising; parents are always sensitive about their most unpromising offspring.

How can we expect the world to agree on its political problems when it cannot even agree on a cure for the common cold?

Question of the Hour: Who's going to get up and close the window?

The Federal Leader of the Opposition didn't even have a look-in at the recent open-and-shut Parliament. Now he knows what it feels like to be the little Manion who wasn't there.

According to a dispatch from Washington, President Roosevelt, who has just celebrated his fifty-eighth birthday, is "as fit as a fiddle", but still remains secretive about his third term intentions. They mean he's as fit as a muted fiddle.

The aloofness of certain countries in Europe from the war does not fool us. It reminds us too much of old diplomatic wine in neutral bottles.

That may have been the shortest session of Parliament in Canada's history, but it'll be the longest talked about.

This is undoubtedly the Unpopular War, but the most pronounced disapproval of belligerent activities has not come from man but from King Winter.

Esther says she's really glad that Mr. King has declared an election because now she's got something to take her mind off her knitting.

↑ THE PICTURES ↓

"ANY COMPLAINTS?" Not to judge from these pictures, which (on the right) show lads of the Toronto Scottish lining up at "the cook-house door" at a famous army barracks "somewhere in England"; and (left) Canadians on leave in London, enjoying the hospitality of the Victoria League Club which has been thrown open to the troops from the senior Dominion.

one extreme can be urged upon it. The Ontario Government can, and does, urge the Dominion Government to do more. But the Ontario Government prevents anybody in Ontario from urging the Dominion Government to do less. Presumably the only attitude that one can take in Ontario, other than that taken by the Ontario Government, is that the Dominion Government is doing exactly the right amount. It is an easy position to take, but not an easy one to argue; for one is almost compelled to assume that the Dominion Government is divinely inspired in its decisions, in order to explain how it happens that it is neither doing too much, which one is not permitted to say, nor too little, which one possibly might not want to say.

The observations of Lord Marley, which by a curious coincidence were delivered in the very chamber where Col. Drew and Mr. Hepburn had a few hours previously been making hash of the reputation of the Dominion Government, were unquestionably intended as a defence of the right of the citizen to criticize his Government for doing too much as well as for doing too little. But they were hailed with unanimous enthusiasm by people who had not the slightest intention of admitting one of these rights, but will maintain the other one, for themselves, until the Dominion Government is compelled to legislate both rights out of existence.

Canada's Effort Needed

IF ANY Canadians have been induced to feel, as a result of applying to Canada the arguments which are very industriously, and much more correctly, applied to the United States by Americans, that the aid of Canada is not needed at this stage in this second World War, they should have been disabused of that idea by the discussion that followed the recent speech by Mr. Winston Churchill.

That speech was in the main an announcement to the European neutrals that the interests of every neutral nation require the defeat of Germany, and that the speedy accomplishment of that defeat could be brought about if all or most of the neutral nations would recognize this fact and pluck up courage to join Germany's enemies. The difficulty in the way of this much to be desired consummation is that many of the neutrals would be facing appalling risks if they took any such step without the most absolute

VALENTINE OF A SOCIAL CONSCIENCE

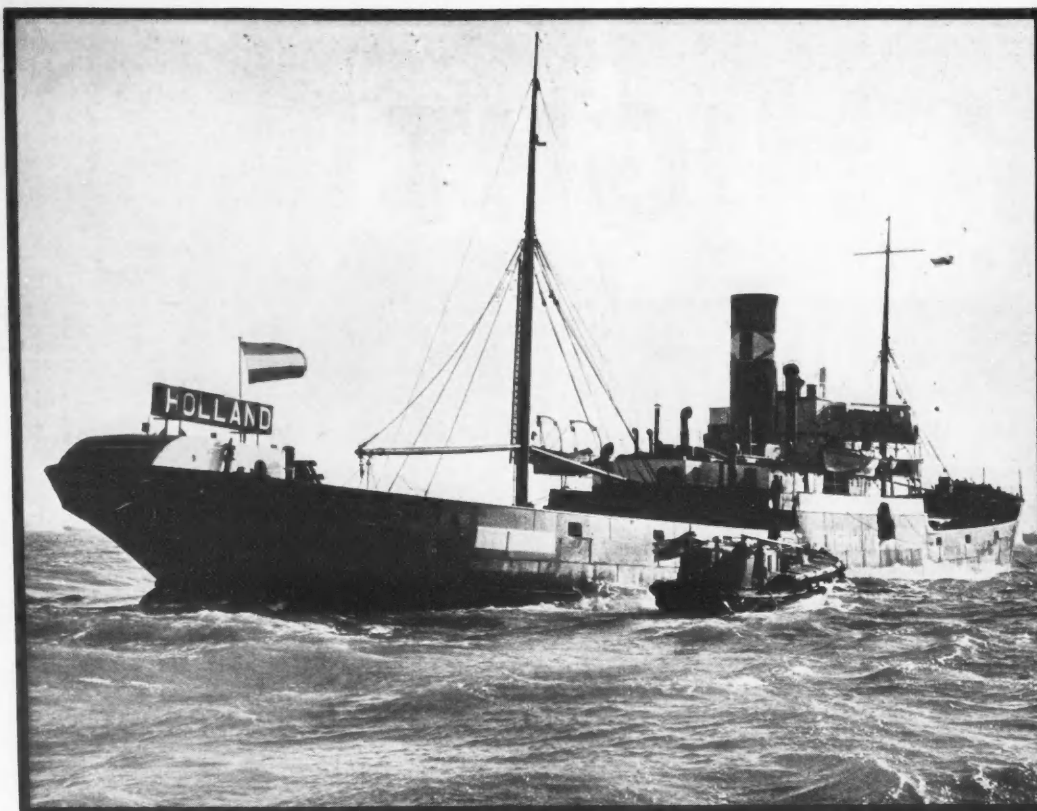
THIS is no day, my dear, to stop and listen
Tenderly to the lilt of private passion.
The plunging burst of shells on broken cities
Has dulled my ears, I fear, to suaver music.

I have no heart to leave upon your doorstep—
No bleeding paper heart and piercing arrow.
I can't forget a child's heart pierced today
By arrows of the world's—and my—injustice.

JOYCE MARSHALL.

assurance of a considerable amount of aid from the greater belligerent nations. The question is whether this aid can be made promptly available. The British and French have pretty nearly all they can do to hold the Western Front unshakably secure and to keep open the sea lanes necessary for the maintenance of their supplies from outside countries. They will become stronger as time goes on, but in the meantime they are strained almost to the limit, and

(Continued on Next Page)



Hitler Has Taught Us To Safeguard Our Universities

BY W. SHERWOOD FOX

EDITOR'S NOTE—Canadian universities are faced with a reduction in governmental grants of money, due to the war. This may be necessary, or it may be not; but it is wise to remember at this time that the University is one of the chief bulwarks of the civilization we are fighting to preserve. This thoughtful and illuminating article by Dr. W. Sherwood Fox, President of the University of Western Ontario, points to the defeat of freedom of thought and speculation in Germany by the suppression of universities and sounds a general warning.

"WHAT'S a university for, anyway?" This question a northern fishing guide put to me a year or two ago. The sincerity of the questioner impressed me. It was plain that he really wanted a serious answer. As I pondered upon this commendable curiosity shown by an unschooled backwoodsman, I found myself becoming increasingly aware of two things: the fact that hundreds of thousands of other citizens are asking precisely the same question; the difficulty of giving a clear-cut simple answer that any wayfarer may understand. The subject is so vast, so varied, involves so many abstract issues and reaches so far back into the history of human society that this difficulty cannot be other than stupendous. The problem has bewildered me as it has many others. In the meantime, however, Hitler has given the world an answer to a large part of the question, a concrete answer that is positive and sharply defined in regard to the major function of the university as an instrument of civilization.

His answer is his treatment of the universities of Germany and Poland. What he has done to the universities of Austria and Czechoslovakia has not yet been made widely known. But of the twenty odd universities of Germany he has closed all but five. In these five the departments receiving the major attention are those that are associated with the sciences, especially the applied sciences. The numerous humanities, after being devitalized, have been pushed into a minor position. In Poland the Nazis have closed the Universities of Warsaw, Cracow and Poznan and perhaps still others. The reason given out for this violence is that the faculties refused to change their ideas of truth and intellectual liberty. The Nazis know perfectly well that as honorable scholars these teachers and investigators could not change such ideas and remain true to their profession. The real reason for closing the universities is that Nazism and other types of tyranny cannot possibly live in the atmosphere that universities create in any nation.

Ideals of Barbarism

Hitler has made this clear: he regards the Church and the University as the chief bulwarks of civilization. His attacks upon them both since 1933 prove that his ideals and aims are those of sheer barbarism. True, he assailed the Church first, but with the cunning of a savage he soon reduced his attacks to protracted sniping, because he saw that the diffusion of the Church into sects and the deep-rootedness of religion in the hearts of the vast majority of people, both tutored and untutored, made it much the more difficult to crush. So it is not virtue that has kept him from following Stalin in endeavoring to bring in the reign of godlessness. Granted suitable conditions he will turn to that goal in time.

The universities, however, are sharply focussed institutions. Each one has its local habitation and a home. It has its own locally established staff. While its work lies to a large extent in hearts and minds, nevertheless this work cannot be carried on with any appreciable effect without a "plant." Consequently, a university may be successfully singled out for direct concerted attack. This explains the strategy of Hitler's assault upon the universities. For a time at least they may be suppressed in order that barbarism may work and spread unhampered.

That the university—or a similar institution under any other name—is an indispensable accompaniment of a people's civilization is revealed by even a cursory survey of history. This is true whether we hold, as many do, that the university is the instrument that has made the civilization, or whether we hold with many others that because the people is civilized it develops the university. That only civilized peoples have universities no one can deny. Where are the universities of the Hottentots, Eskimos, Fijians, head-hunters of Borneo, North American Indians? Where too is their civilization of a higher order? This record of the lower end of the scale supplies a gauge of the degree of Germany's delinquency under Hitler.

An End to Thinking

Think a moment. Before the growth of Nazism Germany had, say, twenty universities for her eighty millions of people, one university for every four million. Measured by the standards of the democratic nations this is a very niggardly provision, even though the universities were formerly all admittedly good. Now Hitler pinches down the ratio to one university for every sixteen millions. In short, he has so narrowed the margin between the educational records of barbarism and civilization that he has forced Germany almost, if not fully, into the camp of the barbarians. This is quite in harmony with what he has done in other spheres. It is the

worst of his acts, however, for it is clear proof that he intends to keep the Germans in the stage to which he has degraded them. The present treatment of the universities means that after the war the number of trained German thinkers will be negligible, if not non-existent. This is precisely what Hitler wants.

It has been reported that the reason for the drastic reduction in university activities is the need for financial economy in wartime. This is a deceitful excuse. Ever since he came into power Hitler has been systematically and progressively suppressing higher educational activities. The results are already apparent to the rest of the world that reads or consults German scholarly publications in any field where accurate and unhampered thinking is essential. The literary and scientific books and periodical literature have grievously declined in quality and quantity. It is the quality, however, that counts. Since the war began it has been very difficult, indeed, almost impossible, for libraries, on this continent at least, to secure copies of standard German journals in many fields. The situation would seem at first glance to be only a passing inconvenience. But it is really much worse than that. Libraries and scholars are wondering if the inferior quality of the publications will not make them worthless and hence unnecessary. Suppression of free inquiry and of free statement of ascertained fact has vitiated the mentality of all German scholars and has been passed on into their writings.

This is not a transient condition, a kind of war measure quickly remedied when war is over. Even if Ger-

many then ceases to be a tyranny this condition is carried over into the next generation in spite of the best efforts of the universities and other educational institutions. If she remains a tyranny, the condition will become intensified, because under tyrannies advanced education shrinks progressively towards zero. True, Germany would probably retain some institutions called universities, but only in order to flaunt before the world one of the recognized marks of civilization.

What Hitler is doing inside the universities is tremendously significant. The stress he lays upon the sciences is not due to any virtuous regard for these studies, but because he believes them to be of supreme material service to his régime. He seems to see but little difference between pure science and applied science. The object of the worker in pure science is, in a word, to discover new facts without regard to their application. He it is who supplies the data which the applied scientist applies to specific situations. In forcing the pure scientist to work out of his field Hitler is short-sightedly cutting off the supply of data with which the applied scientist works. This means of course the end of modern progress.

If Hitler goes on long enough it means the ruin of the very material equipment he desires. His example is not without warning for the democratic countries, for it illustrates on a stupendous scale what would happen to them if educators yielded to the demands of certain so-called "practical" men that all science studies be of the applied type. In the field of the sciences, democracies

The Front Page

(Continued from Page One)

the prompt assistance afforded by the Overseas Dominions is needed in the most urgent manner.

We should greatly deceive ourselves if we supposed that the German High Command is continuing to wage this war without any hope of victory, or at least of avoiding a major defeat, and is doing so merely because it dare not face the risks of eliminating Hitler and establishing a new régime. If it believed that it was necessary to make peace, the High Command would eliminate Hitler without a moment's hesitation; but it still believes that it has a good chance of emerging from the conflict with something that looks like victory. If the Allies were a little stronger than they are, they would be a great deal stronger; for they would be enabled to enlist the support of several now neutral nations. If they were only a little weaker, they would be a great deal weaker, for some of the neutral nations would be much readier than they are to join Germany.

The Canadian Dietary

THE work now being done by the Health League of Canada for the dissemination of knowledge about nutrition among the housewives of Toronto is certainly one of the most important that the League has undertaken, and one which must not be confined to a single city. The League is ready and anxious to provide guidance and help for the friends of health in other localities who desire that the nutritional value of the diets of their friends and neighbors should not only be unimpaired as a result of war conditions, but should actually be increased as a result of better knowledge. The Hon. Ian Mackenzie, who spoke at a public meeting to inaugurate the Toronto campaign, and who, by the way, has acquired an amazingly complete knowledge of the workings of his new Department in a very short space of time, was quite right in saying that it is impossible to over-emphasize the importance of the information and advice which are to be obtained by attendance at the demonstrations and lectures which the League is providing in a number of Toronto school halls.

The daily newspapers, by means of syndicated columns and of reading matter supplied by the Health League itself, have done a great deal in recent years to increase the interest in nutritional questions. But their efforts are necessarily somewhat casual and unsystematic, and can do little more than arouse an interest in and desire for the kind of systematic instruction which the League is now making available. Nutrition is almost a new science, and it did not arise any sooner than it was needed. The immense and quite unprecedented changes that have taken place in the living habits of a vast proportion of the people of the civilized world as a result of the growth of machinery have necessitated very extensive modifications in their diet; and if these had been left to be brought about by trial and error, the resultant death rate and illness rate would have been terrible. Even

as it is, a considerable part of the population of Canada is still living upon a diet suited to a life of much greater muscular exertion than that which it actually lives, and is thus wasting money and overworking its digestive system at the same time. Nor have we taken full advantage of the facilities that modern science has provided. We could readily obtain, and should greatly profit by, a much larger quantity of milk than we at present consume, because our dietary habits have come down to us from a time when milk, at any rate as purveyed to a city population, was a much less pleasant, less reliable, and relatively less inexpensive food item than it is now. Cheese is another domestic article which we should use more extensively, and it is to be hoped that war time conditions will develop a more extensive use of apples, apple-juice and cider.

British Council's Service

NOW that the Canadian tour of Maurice Colbourne and Barry Jones extending to many Canadian cities, has concluded, a word of gratitude is due to the sponsors of that tour, the British Council. It is an organization of eminent Britishers under Royal patronage who are interested in promoting world-interest in British artistic achievement, especially in the fields of music and drama. Last year it sent London companies to play English dramas in several Mediterranean countries and thereby helped to promote international respect and good will.

It was also responsible last spring for sending Sir Adrian Boult and other famous musicians to present contemporary British music at the New York World's Fair. Unfortunately the collapse of splendid musical plans in connection with that event led to the concerts being transferred to Carnegie Hall, but critics were strong in commendation not only of the works rendered but the spirit of international amity which prompted the visit.

In sponsoring the tour of Messrs Colbourne and Jones the aim was to give Canadian audiences an opportunity to see three highly intellectual plays, all of which had won critical favor in London; "Geneva," by George Bernard Shaw; "Tobias and the Angel," by James Bridie; and "Charles the King," by Maurice Colbourne. All were distinctive, and each in its individual way afforded intellectual enjoyment. Moreover the two actors, featured because of their popularity in Canada, were supported by half a score of actors of the highest standing in the London theatre. The outbreak of the war unfortunately disturbed the hopes that lay back of the original plan, but the British Council courageously decided to go ahead with the project as an Imperial gesture. Under these difficult circumstances public support was less than it otherwise would have been; but all Canadians interested in the arts must be grateful that the tour was carried out. It is to be hoped that when happier days arrive relations between the British Council and lovers of serious drama in Canada will be established on a permanent basis.

↑ THE PICTURES ↑

CONTRABAND CONTROL. Silently, except for occasional protests from neutral nations, including the United States, the British Contraband Control goes about its task in the naval pressure on Germany to drive it to its economic knees. Above, left, a naval pinnace, out of one of the Southern Contraband Control bases, intercepting a suspected ship. Right, a "Control" officer supervises the sorting out of contraband on a British naval drifter.

believe that the longest way round is the shortest way home—basic pure sciences first. This policy is slowly defeating Hitler and the other tyrants right now. During the war we dare not abate our attention to the pure sciences.

Kill the Humanities

Hitler's greatest fear, however, is not of free inquiry in the sphere of the sciences but in the broad and varied range of the humanities. Here are the birthplace and nursery of the ideas that touch and foster truth, freedom, the worth of the individual, and other principles of democracy. In closing fifteen universities entirely Hitler has at a blow destroyed fifteen potential sources of humane, democratic ideas. In the five he has seemed to spare he has made the study of the humanities purely nominal, since he permits in them only the consideration of ideas that support his own monstrous theory of the state and of government. He has deformed the humanities into instruments of propaganda. Nobody has explained the theory and aim guiding Hitler's action better than has President Dixon Ryan Fox of Union College, Schenectady, in a recent address.

"A child is valued not chiefly for itself but as an asset of menace. Education is not for the wisdom of an individual but for the strength of a state instrument. Under this system truth is contained exclusively in certified doctrine; recusants, nonconformists and even critics are killed, expelled or terrorized into silence and submission; free inquiry is illegal. Group force is the capital objective and war is an instrument of policy."

President Fox then proceeds to set forth compactly democracy's principles of government and education. Under them "Government exists to keep order while the individual realizes his full powers and attainments—not the state's powers and attainments. Truth, though it may exist finally and absolutely, is to be found by free inquiry guided only by free discussion. Government exists, takes its varying form and carries on its appointed work by consent of the governed. Under this principle it is believed, at least in theory, that there is an international order transcending in importance and sanctity any national aspiration, and that this order ought to be and can be managed by common counsel, not by force among competing forces."

Bearing in mind the traditional relation of the university to truth, free inquiry, the individual and government, and contrasting the two conflicting principles outlined above, one can see clearly at a glance the indispensable mission of the university in a democracy.

"Intellectual Climate"

The action of the Nazis in regard to the universities of Germany puts into high relief a historical function of a university that is all too often overlooked everywhere, but especially in North America. An illustration may make its character still clearer. A competent government forester never allows himself to become so intent upon the trees as to lose sight of the forest. While the production of sound individual trees is essential, the proper maintenance of the whole forest is of equal importance. As a vast collective unit the forest has a function of its own in determining climatic conditions over whole regions and in thereby controlling the economic and social status of great populations.

Is the parallel clear? Manifestly it is a large part of the university's duty to encourage the self-development of the individual student. Democratic education rightly stresses this duty. But are we not in grave danger of overlooking the great comprehensive function of the university, its large-scale, long-term, determinative effect upon the nation's intellectual climate and cultural well-being?

What Hitler fears most in the universities is this far-reaching, persistent, collective effect of the traditional university upon the type of nation he desires to make a permanent and dominating force of the world. Hence his maiming of the German universities. Can we not see the lesson that lies in the converse of this policy? Any weakening in the maintenance of the universities of the self-governing peoples will threaten to deprive them of the one atmosphere and climate in which democracy can continue to live. For this and for certain other major reasons there should be no abatement of the support of our Canadian universities even under the stress and plea of war economies.

Is The U.S. Fooled About This War?

BY GEORGE M. WRONG

TWO recent letters, one private, the other printed in the New York Times, have special interest in relation to the war. One deals with the morale of the British seamen, the other with the bad effect of propaganda in the United States on opinion relating to the war. The private letter is from a British Admiral who played an important, even a dramatic, part in the last war. His name would be known to many in Canada. While I venture here to publish extracts from his letter, I have not ventured to ask his leave to use his name. The other letter is by Mr. Lawrence Hunt in the New York Times, which gives it a heading running across the three columns which the letter fills. The two letters supplement each other in a manner rather striking. The Admiral stresses British morale as shown in the battle with the Admiral Graf Spee. The writer in New York criticizes sharply the misleading propaganda that "has brought confusion to many minds in the United States."

First then with the Admiral's letter. Writing on December 20, he naturally discusses the battle with the Graf Spee. She had had "a three months' gorge of unarmed merchant ships, taking what she wanted without effort; and with no chance of being hit back. Then suddenly she runs across men whose only object is to hit back." Their traditions "inspired them to efforts which, on the face of it, seemed madness; even after the battle the battered Exeter remained on guard, with only one turret fit for action, ready to re-engage. . . Contrast this with the Graf Spee; true she had been battered about, but her guns were fit for service and she had no lack of fuel. Why then not have a shot and try to destroy an enemy's ship? Their morale would not face a second ordeal of being hit back." The Admiral notes that German war-ships have avoided a fight with their equals. They prey on unarmed ships, they use torpedoes and mines, but they do not fight; and he adds, "I am convinced that the system developed by the Germans of attacking unarmed men and their ships will, in the end, destroy them . . . because it inevitably reduces their fighting capacity."

Who Gets the U.S.?

"I wrote to an old friend in Boston," says the Admiral, "who complained to me about the silly talk that America would come into the war, and I said that the States had a front seat in one of the greatest of world dramas, that the world had, by agreement, been divided up between Germany and Russia, and that as soon as I found out which of the dictators was to have the United States I would send him a cable."

This brings me to the letter of Mr. Lawrence Hunt. The agitation in the United States for isolation may recall to elderly people the cry for "splendid isolation" from entanglement in the disputes of continental Europe that met with something like boastful approval in England and Canada half a century ago. Every nation seeks to guard its own interests. Britain was then as keen for isolation as now are certain elements in the United States. Sea-power gave Britain peaceful contact with all parts of the world. Though she seemed secure in isolation from Europe, she had to learn her lesson. After the profitless war with Russia which ended in 1856 she was resolved not to repeat an experience so grim, just as now the United States, after sharing in the World War, shuns any renewal of such an experience. As time passed Britain found that, from causes which I need not discuss, isolation from Europe was impossible. Those who remember the era of "splendid isolation" may well have been surprised when, before the present war broke out, a British Foreign Secretary could announce that now the Rhine is Britain's frontier in Europe.

Washing of Hands

The United States may well come to a similar expansion of thought. Mr. Hunt begins with the startling remark that "Pontius Pilate still lives. At the moment he exercises greater influence on our national thinking about foreign affairs than any other person living or dead." Why Pontius Pilate? Well, Pontius Pilate was the judge in the great crisis when, reluctantly enough, he yielded to the crowd's tumult and sent Jesus Christ to execution. To soothe his own conscience he announced that it was not really his affair but that of the Jews, and accordingly "took water and washed his hands before the multitude, saying I am innocent of the blood of this just person, see ye to it." According to tradition subsequent troubles led Pilate to commit suicide.

"For the last twenty years," says Mr. Hunt, "we Americans have been fooling ourselves as Pilate tried to do." The propaganda which causes this self-deception

STORM WINGS

WITH broken movement the flood of ocean
Is folding and unfolding with gray-green crowdedness.
Waves rustle swiftly along the pier-side
And a low-mouthed steamer dimly searches harbor-buoys
Yet it is now that gulls, rising darkly,
Draw me above the wild bench,
Above the weir-post, snapped in the last gale,
To a seething harmony of sea and sky,
To the keen hiss of restless nature.
It is now I lose myself with laughter and sweet embrace.
And all my living goes with wings.

ALAN CREIGHTON.

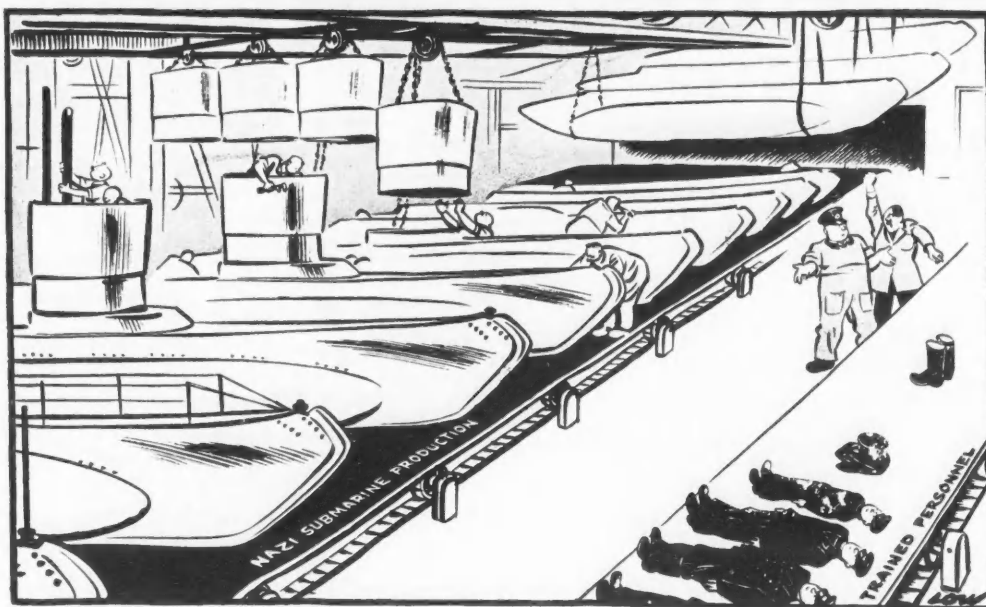
MORNING THOUGHT

"YOUR floors are dirty, where's your broom?
"And look at the dust around this room!
"Can't you do anything else with time
"But sit and write some silly rhyme?
"There's dishes to wash, and clothes to clean!"
(But what of the visions my heart has seen?)
"And a great many more important things."
(But what of my stubborn flying wings?)
I've listened well, and I've listened long,
And over your voice is a soaring song—
And there is no dirt and there is no broom,
And no dust lies in a single room;
And some day soon, when the sun is bright,
You'll call my name and an echo light
Will drift the rooms of your dull house through—
And I'll not be there to answer you!

EILEEN CAMERON HENRY.

has many aspects. One is the talk about "the Crime of Versailles." We all know that the treaty like all others has many defects. But, says Mr. Hunt, "Alsace-Lorraine was restored to France. Any objections?" The treaty made "one magnificent attempt" for a better world—the League of Nations. "Our President Woodrow Wilson fought hard for it. . . America turned it down. We wanted to preach and not work for a world of peace and ordered liberty." Though the treaty was in some respects severe, "Do you remember what the Germans said they were going to do to the rest of the world if they won? Read the Treaty of Brest-Litovsk." This treaty, imposed on Russia and accepted by Lenin, yielded a vast area to Germany, and this Hitler has said Germany must reacquire. When you read this Treaty, says Mr. Hunt, the Treaty of Versailles will seem "like the Sermon on the Mount."

Mr. Hunt derides other phases of propaganda in the United States. "We won the war. Surely we did, almost single-handed." He says, however, "Let's remember what



ON THE BELT

France and England and our other associates contributed." On the basis of equality in proportion to population the United States compared with France would have had four and a half million dead, compared with Britain three million, compared with Canada more than a million. He contrasts his country's "noisy pride" of achievement with the paradoxical belief, repeated only the other day in the Senate, that in the Great War the wily allies, and especially England, by their superior cleverness caught a gullible America "in the wily intrigues of old world diplomacy."

U.S. Not Materialist

To yield to such propaganda may, Mr. Hunt says, "paralyze the moral driving force of the American people." He does not, however, believe that the "sounding brass and tinkling cymbals" will have enduring effect, nor that materialism is the real driving force in the United States. He derides the opinion that the belligerents, Germany and France and Britain, "are all alike." The United States did not go into the Great War by being

innocently misled into helping to pull England's chestnuts out of the fire. He does not echo the reproaches to England for not going sooner into the present war, reproaches that come all too glibly from people clamorous themselves to keep out of the present war. He doubts that Munich was a "cowardly surrender." He exhorts American critics to abandon the holier-than-thou attitude. He does not think that the United States, taking no part in the war, will have any right to a voice in forcing the "poor and tired" victors to terms of peace unacceptable to them. He repeats his warning against following Pontius Pilate. When he hears the cry "What can I believe?", he answers "You can believe in yourself, your own common sense, your own decent instincts, your own values and traditions."

The heart of the people of the United States is sound. No other nation is more susceptible to high ideals. In action the American people have proved it when victors in war. In this connection one need only think of Cuba and the Philippines. They are a great, remarkable nation, and we, like Mr. Hunt, may well believe that silly and shallow phrase-making and sinister propaganda will prove futile in the hour of decision.

FROM WEEK TO WEEK

It's Raining in London

BY B. K. SANDWELL

THERE is one peculiar quality in the management of an army—any army and every army—which is directly due to the fact that it is operated by the state, and which has made me for many years past a strong opponent of state socialism, on the ground that I do not want any more of the undertakings of the community to be operated by the states in the same manner. I refer to the extravagant inclination of everybody in authority in an army to do that which will attract the least possible attention and to avoid doing that which might attract some attention from somebody. In the Canadian Army, the thing to do in order to attract the least possible attention is that which is done in the British Army. In the matter of the way of doing it, there is room for difference, but the difference which is most likely to attract favorable attention is to do it in a way that is even more like the British Army than the way in which one's fellow officer has succeeded in doing it.

The British Army is taken from the ranks of civilians who have lived a very different life from that of civilians in Canada, in a different kind of climate, with different houses and different clothing, and different habits of working and playing and eating and drinking. Nevertheless, in all matters that relate to these aspects of life, the people who manage the Canadian Army do their best to make it as exactly like the British Army as possible. They put the men into the same kind of uniforms, with a few concessions on account of the extreme cold. I make no great complaint about that, because it has the effect of associating different units of the Canadian forces with the traditions of older and more seasoned units of the British forces; I only remark that the most famous semi-military force that Canada ever produced, the Royal Canadian Mounted Police, has no parallel in Great Britain, and had to make its own traditions, its own living conditions and its own uniforms.

Yes, We Have Apples!

England is a country in which apples are small, expensive and not very exciting. I am not therefore surprised to learn from Ottawa that the British Army has no apples in its regular menu. Canada is a country with large, cheap and extraordinarily delightful apples, which happened to be at the very peak of their season during the Canadian training period of the First Division of the Canadian Active Service Force. But because the British Army has no apples in its menu, the Canadian Army got no apples in its menu, until the apple producers—who incidentally have been deprived of a large part of their normal market by the outbreak of the war which caused the Canadian Active Service Force to be enlisted—entered so violent a protest that the Government had to pay some attention to them. I have not heard that it was anybody in a high position in the Canadian Army who demanded that the Army should have apples; I understand that it was the civilian politicians at Ottawa who, unable to stand any longer the howls of the apple producers, told the military authorities that the Army had to have apples whether it wanted them or not.

England is a country in which eggs are not quite so cheap, and not quite so important an element in the daily diet of the ordinary population, as they are in Canada. It used also to be a country in which the quality of the interior contents of eggs was not quite so reliable as in Canada; the classic story about the curate was never told, and could never have been told, about Canada, partly because of our shortage of curates and partly because of the quality of our eggs. For these reasons and possibly for others, the British Army gets no eggs in its menu. Canada is a country in which eggs are cheap, excellent, and part of the customary diet of everybody. But because the

British Army gets no eggs, the Canadian Army got no eggs—until the same thing happened again, last week, and the Agricultural Department succeeded in persuading the Defence Department to give the Army eggs twice a week.

It is possible that this will be the last occasion on which anybody will have to complain of the Canadian Army diet as being too slavish an imitation of the British Army diet; for the present diet is actually the result of a report of a committee of leading food scientists, under the Research Council, which was instructed to help the Defence Department to set up an entirely new and thoroughly Canadian list of rations.

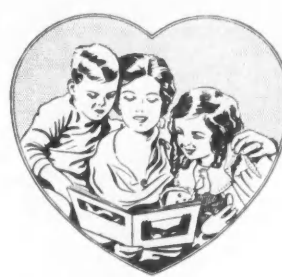
What About the P.F.?

And there is one thing that is worrying me about all this. Canada has not only the extemporized army which she is organizing for the present war, but she has also what is known as the Permanent Force. The Permanent Force must have a diet. It has been permanent for years and years and years. It lives in barracks. It is fed by the Government. Somebody must have charge of the business of feeding it. Consequently, two, and only two, alternatives present themselves.

Either there has been for years a Canadian military diet, in operation in the Permanent Force, and capable of being adopted for the Canadian Active Service Force by the mere scratch of a military pen; or else the Canadian Permanent Force has been living for years and years and years upon a purely British diet, sans eggs, sans apples, sans everything else that the Research Council has decided is the proper diet for a Canadian fighting force, except those things which happen to have been adopted in England as the proper diet for a British fighting force. My suspicion is that the Canadian Permanent Force has had a Canadian diet for quite a long time. I do not think that Canadians, even in the Permanent Force, would put up with a diet containing no eggs and no apples for the length of time that the Permanent Force would have had to put up with it. And I was going to say that I want to know why the existing Canadian military diet was not adopted for the Canadian Active Service Force, instead of the existing British military diet. But I don't really mean that. I know why.

The explanation is that in the Canadian Army, if you do things that are different from what the British Army does, you will have to give reasons, to provide explanations, to make excuses. This is true even if what you are doing is something thoroughly sensible and Canadian, like giving Canadian soldiers the eggs to which they are accustomed. There seems to be an idea in the Canadian Army that the British Army won the battle of Waterloo partly because it had no eggs and no apples, and that if the Canadian Army gets eggs and apples it will be defeated when its Waterloo comes. This is entirely mistaken. The British Army and its Allies won the battle of Waterloo because they were under the command of a man with an unrivalled genius for adapting his methods, in every conceivable respect, to the kind of men he was fighting with, the kind of men he was fighting against, and the kind of country he was fighting in. The issues of the battle of Waterloo, and consequently the destinies of Europe for nearly a century, were settled as a result of the differences of character between Wellington and Napoleon, and those differences of character, as Philip Guedalla points out, had been indicated years before by the libraries which the two men took out to their first important commands. Wellington went to India, and took every practical work on India that he could lay hands on. Napoleon went to Egypt, but there was not a book on Egypt in his library. Have the high authorities of the Canadian Army any books on Canada?

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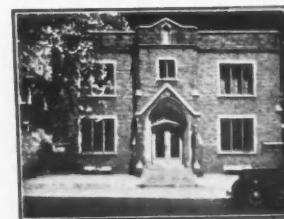


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Reports Year's Progress

President Sees Substantial Improvement in General Business — Contrasts 1939 With 1914 — Declares Canada Better Able Now to Withstand Shocks of War — Reports Increase in Net Profits and a Successful Year — Joint General Manager Cites Exports, Field Crops, Mining Production and Industrial Employment Increases — Reports Improved Mortgage Collections — Reviews Recent Legislation Affecting Lending Institutions — Sees New Hope in Canada's West — Declares Success of War Loan Shows World Canadian People are United.

THE PRESIDENT'S ADDRESS.

Addressing the Annual General Meeting of the Shareholders of the Canada Permanent Mortgage Corporation, held at the head office of the Corporation in Toronto on January 30th, the President, Mr. F. Gordon Osler, said in part:

Had peace been secured in Europe in 1939 the hopes and expectations which were expressed at our last Annual Meeting would have been amply fulfilled, but peace did not come. It is a striking tribute to the inherent strength of our national economy that despite the disturbing conditions which prevailed throughout the year the results in Canadian business generally were substantially better than in 1938.

A Successful Year.

The Statement which has just been presented requires little comment. Our net profits for the year were \$684,000—an increase over the preceding year—and, after payment of the regular dividend, and making the usual write-off against office premises, we made another addition to the credit balance in the Profit and Loss Account, which now stands at \$371,500. Substantial reductions were made in the mortgage principal and interest accounts, and our total assets are down about \$58,000. Two items, perhaps, should be specially mentioned. As most of you are aware, in dealing with Sterling maturities we come directly under the regulations of Foreign Exchange Control Boards, both here and in Great Britain, which were framed to meet the requirements of the respective governments in the prosecution of the war. The result was that a substantial portion of our November maturity was retired, and the item of Sterling Debentures shows a decrease of about \$250,000. This is offset, however, by increases in deposits and Currency Debentures. Our deposits now stand at the highest figure in the history of the Corporation, while our investments in liquid securities, and Cash on Hand, represent a total of more than 65% of our obligations in this respect. Incidentally, we have no obligations in foreign currencies other than Sterling.

Trust Company's Progress.

The Trust Company also had a successful year. Its net profits were \$101,000, or an increase of \$7,000 over 1938. During the year a Retirement Annuity Plan was inaugurated for the benefit of employees on a contributory basis, and after providing for the usual write-offs and payment of the regular dividend, \$26,000 was transferred to the credit of this Annuity Account; \$10,000 to certain reserve accounts, and the remainder to the credit balance in the Profit and Loss Account, which now stands at \$85,770. For some time we have been making no effort to extend our Guaranteed Investment business, and that account shows a reduction of \$39,000 during the year. There was also a reduction in the volume of Trusts and Estates Under Administration, but an increase in the Company's assets. This, however, does not tell the whole story. A Trust Company is in the nature of a service organization, and its main problems are essentially the problems of the client who is sitting across the desk from one of its Trust Officers, or speaking across the counter to a member of the Staff. A reference to the printed report will indicate the number and variety of the duties which the Company is prepared to undertake, and its permanent success will depend on the nature and quality of the service which it is able to render. In this respect our own Company has acquired an enviable reputation during the twenty-six years of its existence, and we are happy to acknowledge the expressions of appreciation which we receive from time to time of the courtesy and efficiency of our Officials and Staff.

Canadian Business Surveyed.

It has become an almost established custom for the President at the Annual Meeting to present a brief survey of Canadian business in general, for the year under review, with such comments on the outlook for the future as it may seem to warrant. Such a survey at the present time would serve no useful purpose except insofar as it relates itself to the changed conditions in which we find ourselves. Behind us is a succession of years during which we witnessed, with some modifications, a fairly steady and consistent improvement in our economic situation—an improvement which gained a considerable accession to its strength during the past twelve months. Ahead of us is the war, with all its grim possibilities, and beyond that a peace, the nature and terms of which may vitally affect the history of the world. To gain a proper conception of Canada's relation to these things our survey must go back beyond 1939 to the beginning of the Great War.

Big Changes Since 1914.

It is a far cry from the Canada of 1914 to the Canada of today. The intervening years have brought an economic development which is almost bewildering. In the year 1914 our wheat crop, for example, was 161 million bushels; in 1939 it was 480 million bushels, and even that figure does not represent the high level of our wheat production. In 1914 our mineral production was approximately 129 million dollars. In 1939 it was, in round figures, 480 million dollars. Within the same period the annual value of our manufactured products has increased by about 200%, and our newspaper production by over 250%. Our Hydro horsepower development is more than four times as great as it was then, while our bank deposits have increased by 150%, and the assets of our Life Insurance Companies which, after all, are but an accumulation of individual savings, have advanced from some 260 million dollars to a figure almost 8 times that amount. It must be obvious from these illustrations that in both the nature and extent of our economic development we are infinitely more able than we were in 1914 to absorb the shocks of war, and to meet the demands which may be made upon us, however prolonged and exacting they may be. Moreover, the memory of the difficulties of readjustment which occurred in 1919 and the succeeding years, is sufficiently recent to serve as a warning and to enable us, with the intelligent co-operation of our governments, to avoid the mistakes which were made at that time.

Royal Tour a Revelation.

There is a second thing to be remembered—a thing of almost equal importance for today, and of even greater importance for the future—we went into the war an united people, with a clear understanding of the nature and importance of the issues involved. If anyone has a doubt of our underlying sense of national unity he has only to recall a few incidents of the past few months. No one who witnessed the scenes which attended the progress of the King and Queen through our country in the early summer is likely to forget them. It was an amazing personal triumph for Their Gracious Majesties themselves, but it was more than that. It was a revelation to the world—perhaps even to ourselves—of the depth and sincerity of the loyalty and devotion of the Canadian people to those principles of living for which Britain and the Empire stand, and which Their Majesties so finely represent. It could not be otherwise in a country which has played the part which we have played in the development of our modern democratic institutions, or among a people who accept, as we do, in their fullest significance, the impressive words with which His Majesty concluded his Address at the dedication of our National War Memorial:

"There can be no enduring peace without freedom; there can be no enduring freedom without peace."

A good cause, loyalty to that cause, and the economic strength to support it, are the watchwords to victory in the war. Peace, security and freedom are the watchwords to prosperity and progress when the war is over.

FIRST VICE-PRESIDENT AND JOINT GENERAL MANAGER'S ADDRESS

The First Vice-President and Joint General Manager, Mr. John A. Rowland, K.C., also addressed the meeting, and said in part:

An appropriate background to the Statement which you are being asked to adopt would indicate something like the following:

(1) An increase of 6 per cent. in our total export trade (excluding gold) for the first eleven months of the year, with a trade balance in our favour of 155 million dollars.

(2) Field crops of a value of 635 million dollars—an increase of 91 million over the preceding year—with greater and more widely distributed purchasing power, particularly in the West.

(3) An increase of 10 per cent. in our manufacturing, and approximately the same percentage in mining and mineral production, and a definite improvement in the industrial employment situation.

(4) A steady upward movement in business generally in the concluding weeks of the year which, while it did not contribute materially to the aggregate result for 1939, will carry on and gain increasing momentum in 1940.

Improved Mortgage Situation

It requires no effort of the imagination to adjust our own picture to such a background. A condition which necessarily involves a wide and general distribution of the fruits of industry and agriculture in all parts of the country can have only one meaning for our business. Mortgage collections were greatly improved; current interest payments were well maintained; substantial reductions were made in arrears of interest; inactive accounts were restored, and repayments on mortgage principal were far in excess of 1938, or any recent year. Moreover, the retirement, or renewal at lower rates, of debentures which had been issued five or six years ago, in a period of high coupon rates, had brought the cost of money more directly into line with prevailing mortgage interest rates, and the whole mortgage situation was much more satisfactory than at the beginning of the year. There was, however, some reduction in the amount of new lending and property sales. It was due mainly to disturbing conditions abroad. There is a natural reluctance on the part of an individual to assume the obligation incident to the building or purchase of a home at a time of great business uncertainty. Unfortunately, the European situation assumed an ugly aspect in the early Spring, at the time when normal activities in real estate and building are about to begin, and the assurance of a favourable crop in the West had not yet arrived to inspire confidence and stimulate a demand for Western farms.

Housing Act Restricted

The Corporation has always had its share of the National Housing Act business, and the remarks which were made in regard to our experience with it at the last Annual Meeting have equal application today. In this connection it should be stated that under an Order-in-Council, passed on the fifth of December last, no applications will be received after the first of January for loans on houses containing more than one self-contained dwelling, or exceeding \$4,000 in amount. Just how far this will affect the volume of lending one cannot say, but it is interesting to note that in the month of December 252 applications were received, of which 238 were on single family houses, seven on

two-family houses, and seven on apartments, while the total figures would indicate that the majority of the loans are for less than \$4,000 each. The Order-in-Council was, no doubt, dictated by the necessities of the war. However that may be, it is in strict accord with what was considered to be the purpose and intention of the Act when it was passed, namely, to assist the man of moderate income to become the owner of his own home, and thereby to stimulate building and relieve unemployment, rather than to build up a mortgage lending business as an adjunct and accessory to the Department of Finance.

No review would be complete without some reference to legislation, existent or otherwise, affecting the lending institutions. The Central Mortgage Bank Act first appeared in the House of Commons in May. There is some mystery attending its birth. The intention seemed to be to provide a plan for the adjustment of farm mortgages and certain types of urban mortgages in relation to the present value of the properties, with renewals extending over a long period of years at a low interest rate, and compensation by the Government to the lenders for a portion of their losses. For this there was something to be said, but the plan was so linked up with a control over future mortgage business as to render it not only unacceptable to the lending institutions, but totally unsuited to the conditions of mortgage lending in this country. It was finally adopted in a modified form, and an attempt was made to frame the necessary regulations and set up the proper machinery to make it practically effective. The difficulties encountered in this direction were almost insuperable, and the infant was still in the incubator when war broke out. The following announcement by the Minister of Finance completes the story:

"In the opinion of the Government the existing state of war, and the uncertainties regarding the effect which war may have on incomes and real estate values, make conditions so abnormal and unstable that it would be impracticable at the present time to make, with any degree of assurance, valuations that would provide an equitable and permanent basis for sound debtor-creditor relationships.

"There is the further consideration that the adjustments contemplated by the Act involve the use of the national credit on a substantial scale, and this also seems undesirable in view of the very heavy present and prospective demands upon the national resources for war purposes.

"The Government therefore feels that it is not in the public interest for the Central Mortgage Bank to commence active operations at the present time."

Farmers' Creditors Act

During the year the Farmers' Creditors Arrangement Act came to an end, save in regard to existing applications, in all the Provinces except Alberta and Saskatchewan, where it is still in effect. This Act belongs to that type of legislation which can only be excused as an emergency measure, to meet an emergency situation, and should be repealed as soon as the emergency is past. One sympathizes with the sincere, though ineffectual, efforts of at least some of the Members of Boards of Review to discover a principle on which their findings and decisions should be based. In the English Law of Negligence there is an interesting creation known as the "Common" or "Average Man" whose presumed behaviour under a particular set of circumstances forms a standard by which the conduct of a defendant may be judged. The expedient has been successful, partly because in each case the surrounding circumstances are ascertained and partly because the gentleman himself is endowed with so generous a measure of prudence and sanity and mental poise and detachment that even the unsuccessful defendant must admire the man even though he abhors the example. The verdict may be disappointing, but respect for law remains. Such an expedient has no place in the law of con-

tracts. To conduct what is, in effect, a judicial or semi-judicial proceeding, without regard to the rules of legal procedure; to determine the relations between debtor and creditor, and different classes of creditors, without respect to the laws of contract or of bankruptcy, is simply to introduce a state of anarchy and confusion in dealing with what has always been regarded as one of the finest types of investment security, and to destroy the foundation on which credit rests. The remarks of the Minister of Finance in reference to the Central Mortgage Bank Act have equal application here, and this Act should either be removed from the Statute Books or the decisions of Boards of Review should be subject to appeal and revision in the Courts in an effort to introduce some measure of certainty where it now cannot be found.

The Limitation of Actions Act, 1935 (Amendment 1939) of the Province of Alberta was disallowed on the 4th of October last. The Act itself was a puerile rejoinder on the part of Alberta to a previous disallowance of similar legislation.

New Hope in West

It is with a feeling of pleasure—the pleasure is personal, not merely official—that one turns today to the Prairie Provinces, and I propose to speak generally of the Province of Saskatchewan. During the years of drought Saskatchewan suffered at least equally with the neighboring Provinces—perhaps even more, because, to a greater extent than either of them, it depends on wheat. Moreover, Saskatchewan was the last to receive the benefit of the returning moisture. In the year 1937, when Manitoba and the greater part of Alberta were enjoying the results of splendid crops, Saskatchewan suffered one of the worst failures in its history. Today the picture is changed. The production of wheat sprang from 132 million bushels in 1938 to 239 million bushels in 1939, and the value of all field crops from \$51,850,000 in 1937 to \$101,388,000 in 1938, and \$165,150,000 in 1939. Moreover, the quantity was not less gratifying than the average quality of the production, and the result is renewed hope and confidence in the future.

Notwithstanding the size of this year's crop, the problem of a wheat carry-over is not likely to give us much concern. An equalizing and adjusting process is going on. Present conditions indicate a much lower production for next year both in the United States and in the Argentine, while the demand upon our own supplies will normally be increased to meet the requirements of the war. There is the further fact that in the marketing of a surplus Canada enjoys an advantage over at least some of the wheat producing countries in its more convenient access both to British and neutral markets. The question of price is another matter. There will be organized purchasing on behalf of the belligerent countries, and in some form or other a substantial measure of price control. It is essential that the experiences of the last war should not be repeated now. On the other hand, it is equally important that a mistake should not be made in the opposite direction, and any action taken should be of such a character as to assure that the price to be paid is a fair and economic price. We ask for the co-operation of the Canadian farmer, and that co-operation will surely be forthcoming. On the other hand, the Canadian farmer is certainly entitled to a just return for the product of his labour.

Canada's War Loan

The results of the first appeal of the Government to the people for funds are now a matter of common knowledge. The response on the part of the individual subscriber must have exceeded even their expectations. It is a striking evidence of the unity of our people, of which the President has already spoken, and of their willingness to make every sacrifice, and render every assistance within their power that victory may be assured.

QUEEN'S PARK

That Man

BY POLITICUS

ONTARIO has 82 out of the 245 seats in the House of Commons. Just how many of those Prime Minister King can win in his snap election depends to a large extent on a man who hates him intensely—Premier Hepburn. And Premier Hepburn, full of faults as he is, is still the best campaigner Ontario has seen, with one possible exception, that of the Hon. G. Howard Ferguson.

In the Legislature Mr. Hepburn has proved that he can be vindictive, that he can be mean, that he has marked ability, that he can turn a phrase to bring a laugh. But he has also shown that he can be held in check. One man has proved it consistently for every session since 1935. That man is Leopold Macaulay. George Drew proved in the 1939 regular session that he too can take the hide off a man without turning the House into a Jarvis Street beverage room. But on the hustings there is no man now active in politics who can even touch Mr. Hepburn.

The hustings have always been different from the House, even since Mr. Hepburn's first election. The most exuberant fighting spirits are dulled by the fact that each action and each charge can be answered immediately. On the stump there is no such opposition. It is in the heat of a campaign that Mr. Hepburn has proved his greatest success. And the hotter the campaign, the more charges and counter-charges, the more the Laird of Lake Laurier loves it.

For the wind-up of the 1934 campaign Mr. Hepburn chose Massey Hall in Toronto. And in that Tory stronghold he rode the tide so well that he had the solid burghers actually standing on the seats and cheering for minutes at a time. A minute is a long time for a body to cheer anywhere outside of Germany and Italy. Mr. Hepburn came out of Toronto with five seats where his party had none before.

Ontario's premier is slowing up since those days of care-free opposition when there was just one long series of attacks without the necessity of defence. In the 1935 federal election he proved extremely valuable to Mr. King, not only in Ontario but throughout parts of Western Canada. He hadn't as much pep in the last provincial election but he was still able to take an audience and turn it over in the palm of his hand without having to unbutton his double breasted coat.

Always Lands on Feet

But the biggest danger of Mr. Hepburn as an opponent is not just his ability to wise-crack. It is not alone his uncanny knowledge of just what the public wants and how that is to coincide with party expediency. It is his knack of turning a back flip and landing safely on his feet.

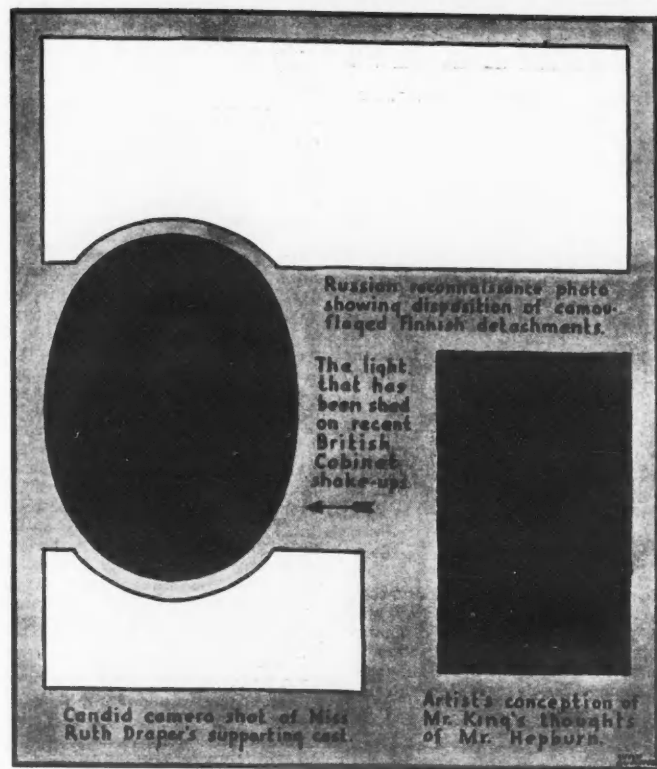
Old politicians always say that the public memory is very short. Just about as short as the memory of some newspaper editorial writers. But none of the politicians has ever been able to get away with as much as Mr. Hepburn in doing a complete about-face and gaining votes for so doing. Before Mr. Hepburn, politicians, when committing themselves to a policy have provided themselves with an "out" in case any side-stepping was necessary. Not so Mr. Hepburn. When he declares himself it is without equivocation. No one could make more flat statements than he. No one can turn on them the next morning to his own success as well. In fact very few dare.

There are many outstanding examples of this truly Hepburn Act. The amendment to the Assessment Act was passed to get the Separate School voters in Ontario. He forced it through the House, against the advice of his members, declared it one of the finest pieces of legislation ever placed on the statute books. He had a chance to test it in the all-out East Hastings by-election campaign in the late fall of 1936. The Tories won and thought they were on the way in for a certainty. The session that followed in 1937 saw him accept the Conservative move to repeal the Amendment that he had declared would never be repealed. The result was that he still got the Separate School supporters for the second successive election and removed the cause of the whipped-up anger of a majority of the public school supporters.

Retreats to Victory

Two other prize examples of how Mr. Hepburn can retreat to victory are the C.I.O. issues and the Hydro-Beauharnois contracts. In the Stratford strike in 1933 he stood right by the strikers. Their cause was his cause. Their views were his. He was the workers' friend. Hadn't he said "I swing well to the left"? But the 1937 strike at Oshawa was different. There he went far in winning an Ontario election on what happened in

(Continued on Page 9)



IMPRESSIONISM—TOPICAL VARIETY

THE HITLER WAR

Is Roumania Next?

BY WILLSON WOODSIDE

THE question of what those German troops are doing in former Polish Galicia and whether they betoken an imminent move on Roumania is only part of the larger question: How does Hitler intend to fight this war? Can he play a waiting game on the Western front while devoting a couple of years to co-ordinating Russian and Balkan resources behind his military machine? Is he preparing on the other hand to strike with all his force in the West at the earliest possible moment next Spring? Or will he throw all of his aerial power into a terrific onslaught on British harbors, naval bases and fleet units? If either of the latter is his plan then the title of this article might better be "Roumania First?", for without full control of Roumania's supplies has Hitler the gasoline and oil for such intense activity?

Personally, I believe that Hitler intended to have the Roumanian question "solved" and the oil provisioning of Germany all arranged and working smoothly before he ever took on Britain and France. There are two aspects to the problem. The first is how to get hold of the oil. The second is how to get the oil to Germany; and it is not the less formidable. Normally almost the whole of Roumania's oil is shipped by sea, and the means of moving it all through Central Europe to Germany simply do not exist. After the occupation of Austria the German technical press came out with plans for widening the old Ludwig Canal near Nuremberg to allow the largest Danube shipping right through to the Rhine and Ruhr. Goering ostentatiously announced the beginning of this enterprise, whose completion was predicted for 1945. Another project mentioned then was a pipe-line from the Roumanian oil fields near Bucharest across Hungary to Vienna, and later a variation of this was suggested, following easier terrain around through Poland into German Silesia. So far as I know nothing has been done about either.

Efforts to get hold of the oil proceeded ingeniously, however. A plot was prepared with the Iron Guard to carry out a fascist coup in Roumania during King Carol's absence on state visits to Berlin and London in November 1938. It miscarried, and Codreanu and other leading Iron Guardists were summarily executed. Hitler's *Voelkischer Beobachter* broke out into obscene fury against Carol. Then intimidation was tried. While the whole of Europe was trembling from the rumbling of Reichswehr tanks in the streets of Prague a large German economic delegation arrived in Bucharest like conquerors, with a plan for opening up new oil fields under German direction. Then Britain and France made their first stand in six years against Hitler. Strengthened by their guarantee the Roumanians bargained hard and the Germans retired with only a paper victory, promising them somewhat increased quotas of Roumanian oil and cereals—if they could pay for them. For the second time their scheme for getting a grip on Roumanian oil without a military campaign had gone wrong.

Where Did it Get Them?

This matter of a bloodless victory is very important, for in the last war the Germans found that by the time they had fought their way to the fields many of the wells had been damaged and the refineries burned, so that they got precious little out of them. Driven on by the dynamic of events, however, Germany appeared last Fall to have been ready for a more drastic and risky approach. She would wrench the wells from the Roumanians by force, but so much force would be presented as to make them surrender without a fight, and such terrible

warnings of retribution uttered that they would not dare to destroy the wells. Roumania was to be partitioned like Poland. Bessarabia, Moldavia and the Bukovina would probably have gone to Russia, bringing her frontier to the Carpathians and the delta of the Danube. Following the pattern of the Baltic settlement Stalin would have been given a protectorate over Bulgaria, whose captivity would be sweetened by the gift of the Dobrudja, as Lithuania's was by the cession of Vilna. Only by such an arrangement could Stalin's fears of a German approach to the shores of the Black Sea have been calmed and his consent won to the scheme. To balance this Transylvania might have been awarded to Hungary, and she in her turn conceded as a German sphere of influence. That would have left to outright German possession the real plum, the rich grain and oil fields of Wallachia. Above all, the oil fields.

Another Paper Victory

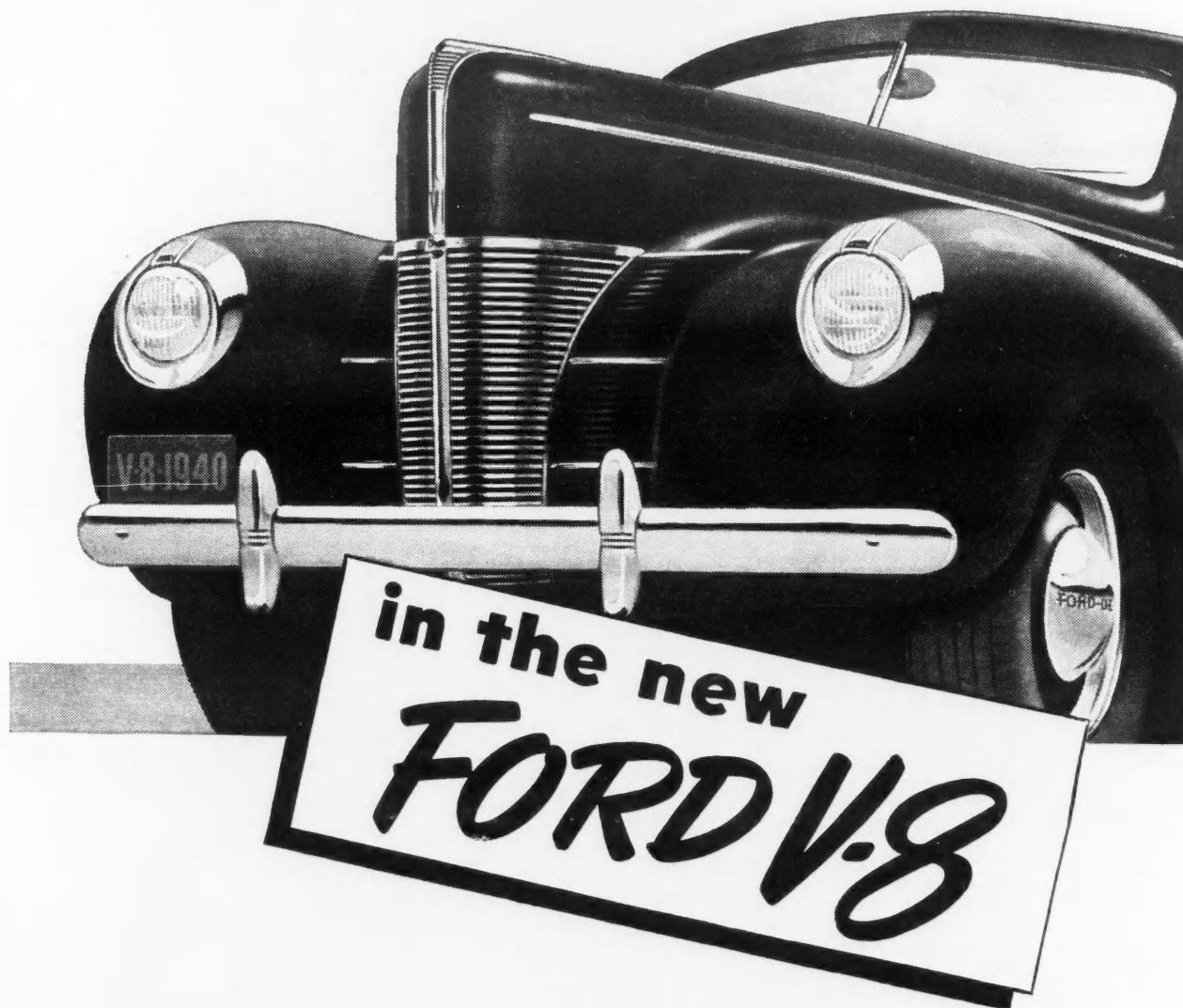
I don't think it at all fantastic that such a fate may have been prepared for Roumania, perhaps for last November, perhaps for this Spring, but at any rate after Hitler's "peace offensive" (another Nazi invention!) had wheedled and frightened Britain and France out of the war. When the peace offensive failed and Germany was forced to admit that she was in for a major war on the Western Front, while Russia got her bear's paw caught in a Finnish steel trap, Hitler's third attempt on Roumania ended in a paper victory too. In arduous negotiation, completed just before Christmas, the Germans gained an increase of their oil quota to 130,000 tons a month, or a quarter of Roumania's production. In addition arrears which had accumulated through difficulties in payment and transportation were to be cleared up at the rate of 60,000 tons a month. Altogether about a third of the Roumanian oil, or perhaps a sixth of what the Reich needs for big-scale fighting.

But Germany isn't actually getting all of this. Here she runs up against two obstacles which restrict her oil deliveries, and only one of these would disappear if she were to succeed in seizing the wells and refineries. The first is that she doesn't hold the normal contracts for Roumanian oil, as she does for Swedish iron ore, and that the greater part of the wells is owned by British and French capital. Backed up by the full weight of their governments' diplomacy these concerns are fighting vigorously against the abrogation of existing contracts by King Carol's newly appointed oil dictator and forced deliveries on Germany's account. Without such forced deliveries from Allied-owned wells Carol cannot keep his agreement with Germany and an appearance of neutrality. If he goes ahead with the deliveries he may lose his Allied guarantee.

The Problem of Transport

The other obstacle is transport. Of the 300 tank-carloads daily promised under the December agreement, less than 100 are being shipped. Neither Roumania, who normally ships her oil by ocean tanker, nor Germany, who normally receives hers that way (from the United States, Venezuela and Mexico) has the tank-cars for this long haul. The Roumanians are chary about letting what they have go to the Reich, because they are so long coming back. And the German railroad shops are so jammed with repair and replacement work on the run-down German rolling stock that they couldn't conceivably build enough tank-cars within months. On top of that Germany is seriously short of

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locomotives. So there is no solution before the Danube reopens to barge traffic, in March or April. When I was in the oil fields last summer less than 10,000 tons a week were going to Germany via the Danube. Undoubtedly by transferring barges from the Rhine, as she started to do last October, Germany could greatly increase this. But it is a long way from moving less than 10,000 tons a week to moving the whole Roumanian production of over 125,000 tons. It seems inconceivable that Hitler could organize the transport necessary to get this oil to the Western Front early this year. Only if he believes that he can postpone major action for a year or two, or if he needs a victory so badly that it doesn't matter where he strikes, would a move on Roumania profit him.

Nevertheless, there those German troops stand on the Roumanian

frontier in Galicia, and they may be there for more than just policing a railway line. What would be the chances of a successful German invasion of Roumania? Not so good by a long way as last October or November. Little help, if any, can now be expected from Russia. King Carol has indicated what Roumania thinks of the Red Army now by going to within 15 miles of the Soviet frontier and shouting defiance to it.

Bulgaria is bound to have second thoughts about Russia's benevolence after the Finnish affair, and in any case is held firmly in place by a Turkey relieved of Soviet pressure on her Caucasian frontier. Hungary, who would have had no choice but to make the best of a bad job and console herself in accepting German domination by the return of Transylvania, seems to have sensed that

(Continued on Page 9)

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BRITISH COLUMBIA LETTER

Yip-eee! Cowboy, Git That Cayuse!

BY P. W. LUCE

THAT noble animal, the horse, is not always a friend of man. He can become such a veritable pest that every man's hand is against him.

Roaming the open ranges of British Columbia are from ten to twenty thousand wild horses, popularly known by the Indian term of "cayuses", upon which a determined drive by experienced hunters is being made in February and March. Most of the animals are to be found in the vast spaces of the Chilcotin and the Cariboo, but they roam south beyond the boundary line of the Kootenays and the Okanagan. As a rule the bands are small, from half a dozen to perhaps twenty, usually led by an old mare but controlled by a stallion who fights off any rival that dares infringe on his domain or whinny at the members of his harem. Each range is limited and centres around a drinking hole.

When captured and broken in, the cayuse makes a good saddle horse capable of great endurance, but he has the bad habit of breaking away and going back to his wild range, even though this may be two or three hundred miles distant. As often as not

he will entice other farm horses with him, thereby making his escapade a serious matter for the rancher.

A full-grown cayuse may weigh as little as 600 pounds, though some may go up to 800 or even 900 pounds. Years ago there was a market in Saskatchewan and Alberta for the larger animals, but that no longer exists. There has been no real demand for wild horses since the last war, when Indians and white hunters made good money rounding them up.

Of course these horses are not really "wild" animals. They are the descendants of horses that strayed away from packtrains in the early days, and so long as they remained in broken unsettled country nobody bothered about them. In time, though, their numbers increased to such an extent that they had to invade occupied lands for food. They broke through fences and ravaged haystacks, they grazed down range that the ranchman was saving for his cattle, they chased tame animals from the water holes, they monopolized the sheltered spots in bitter weather, and,

most alarming of all, they spread the dreaded equine sleeping sickness which is the scourge most feared by B.C. ranchmen.

Eventually the provincial government offered a bounty of from \$2 to \$2.50 for the scalp of every wild horse that could be shot down. In one year 2000 bounties were collected in the Chilcotin alone, and sporadic drives by individuals have accounted for nearly 10,000 animals since 1927, but the catch has been steadily dwindling. For the past three years the total has been well under 500. The individual bands had become so small that it no longer paid to go after them.

May Be Wiped Out

So as to encourage Indians and competent horse wranglers to stay with the job now that there is a fair chance of almost wiping out the pest, the government has designated certain areas in which animals at large may be rounded up and corralled by licensed hunters. Ranchers are notified to take their stock off the area by a certain date. Failing this, their horses are herded in with the cayuses, and can

be redeemed only on payment of \$2.50 to the rounder. The job of finding out which horses are branded and which are slick is one that none but a wary professional cowboy would dare undertake, for in their unbroken state the cayuses are mean, tricky, and full of dynamite.

February and March were chosen for this round-up because it is at this season of the year that the animals are at their weakest, having had to rustle hard for weeks to find enough swamp grass to keep life in their skinny bodies. It takes two or three days of hard driving on a well-fed saddle horse to wear down the cayuse to the point where he will walk into the corral the rounder has built for his capture, but once inside his doom is sealed.

The building of the corral and the lead-to wings may keep the rounder and one or two assistants busy for two months or so, and the chasing-in of the cayuses another four or five weeks. After that he is expected to rope and throw every animal and examine it for brands, notify the owners of any he may be holding, sell off the pick of the bunch, and then shoot and scalp the rest for the bounty. He'll be very lucky indeed if he makes wages.

There is a limited demand for horse meat by the owners of fox farms, who pay from one to one-and-a-half cents a pound after the animals have been pastured on good grass for some time, but most rounders prefer quicker even if smaller returns. Manufacturers of dog food also buy a fair quantity, but the meat must pass a rigid inspection before they will pay two cents a pound for the choicest cuts.

What with the bounty and the sale of the meat, the hide, and the hair, a dead cayuse may sometimes be worth as much as \$10 to the rounder, and that's exactly \$10 more than a live cayuse is worth to the rancher.

Asparagus in December

Winter came on leaden feet to British Columbia this time, and it was well into January before the first frost hardened the surface of the ground on the coast. Those persistent boosters, the pioneers, are hard put to it to remember a milder season, and those fortunate folk who boast to their eastern friends about picking roses in their gardens in Vancouver on Christmas Day had a lot of company. Nor was the rose the only evidence of lingering fall. From almost every part of the province have come authenticated stories of bud and bloom that should be boldly played up in tourist literature. For instance:

The Victoria *Colonist* published a fine picture of a Japanese cherry tree in full bloom in Beacon Hill Park on December 10.

Mignonette, flowering daphne, winter jasmine, and snowdrops were flourishing in mid-December in Victoria gardens.

Mr. F. B. Shearman cut asparagus in his Saanichton plot two weeks before Christmas.

Miss Anne Irving picked a six-inch pink poppy in North Vancouver the second week in December.

New Westminster reported early perennials in bloom and a Japonica in blossom on the last day of the year.

Primroses and violets were common in Vancouver, but only Mr. George Gagnon picked strawberries, his third crop of the year. He admits they were very small and very green.

Trees started budding at Wallachin in January, and a fruit tree yielded two pears in Chilliwack.

Dandelions were observed—without enthusiasm—at Revelstoke and at Williams Lake, nearly two hundred miles apart. Pansies were in bloom at Sheep Creek, and young onions were four inches high at Lac la Hache.

And a cruel mosquito bit a C.P.R. messenger boy on the wrist at Kamloops in the early part of December. G. Allen Mail, in charge of the Dominion entomological laboratory, identified the mosquito as an anopheles, but the victim, Albert Derrick, still thinks that was no time for a mosquito to be buzzing around for blood.

From Beef to Spuds

The glamor of the old west has lost a little more of its historic associations with the passing of the Webb Ranch at Heffley Creek, twelve miles north of Kamloops. Formerly one of the largest cattle ranches in the interior, it will in future be operated as a vegetable truck farm, one of the biggest in British Columbia.

The thousand head of livestock still on the property are being disposed of, the haying machinery is being sold, the corrals and barns demolished, the fencing re-aligned, the irrigation water diverted to new channels, and the whole plan of management brought in line with the radical change in economic control. It is one of the biggest upheavals of its kind ever made in the west.

The Webb ranch had been a cattle place since the very early days. With 600 acres under constant irrigation and 2000 acres under fence for range, the owners have always been among the leading men in the beef industry in the province. The C.P.R. bisects the ranch, which made shipping easy at any season of the year, and the place long had an enviable reputation as a thriving concern.

The probability of high vegetable prices during war time has been largely responsible for the shift from cattle to potatoes, tomatoes, and other food-stuffs. It is planned to plow about 500 acres for seeding this spring, and to let the 2000 acres of grazing land remain fallow for three years at least. Charles McGillivray, the new manager of the place, has had a lifetime experience as vegetable and alfalfa grower in the district.



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IN THE FORESTS of Canada and the Empire, new activity is under way. Hundreds of millions of feet of lumber are on order in Canada alone. From forest to seaboard it must be rushed without delay. So new production equipment is being called into service—new tractors, trucks, sawmill machinery; new freight cars and locomotives. To ensure continuous operation and freedom from breakdowns, Nickel alloys are used in vital parts of these machines. A thirteen-ton tractor, for instance,

takes a running jerk to move a massive log. The extreme strength of Nickel Alloy Steel track frame shafts is essential to bear up under this arduous service.

From all branches of an expanding Empire industry comes the call for Nickel and still more Nickel. Canada's Nickel mines, smelters and refineries are equipped and prepared to produce as never before. They stand ready to supply promptly the Nickel which industry must have to operate efficiently and at maximum capacity.



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Nine Tenths of a Nation

BY TED FARAH

This is the first of two articles based on the Report recently completed for the National Committee for Mental Hygiene, on the economic and administrative state of the provision for the maintenance of health throughout the Dominion of Canada.

This article deals mainly with the problem of the large percentage of the population which is unable to pay for its own health services, and with the extent to which that deficiency is made up by public services.

The second article will compare the existing organized public effort in Canada with that which is carried on in Great Britain and other countries which have been examined by the Committee, and will deal also with the voluntary cooperative efforts which have been undertaken in parts of Canada, and which seem likely, with some governmental assistance, to perform a very valuable service in the extension of medical facilities.

The Report is one of the most important documents ever published in relation to the health of the Canadian people.

ONE-QUARTER of the people of Canada live in families that can't afford the cost of ordinary medical services.

Another sixty-five per cent. can pay for ordinary services but cannot, from their own income, meet the cost of a prolonged illness or a major operation.

These two groups make up nine tenths of the Dominion's population.

Along with the problem of removing economic barriers to necessary medical treatment is the related one of providing adequate public health services for the entire population, to see that milk and water supplies are sanitary, to guard against epidemics.

Underlying these problems is a pathetic story of failure to transmit available knowledge into practical action, of Canadians suffering and dying from diseases that can be prevented or controlled, of mothers dying needlessly in childbirth, or children dying for no good reason before they have tasted life.

The facts cannot be stated too grimly. Implicit in them is the question whether our democratic system has the vitality to mend its ways for the benefit of the nine tenths of the population who live in families with an income under \$3,000 a year. The war has given the question even greater importance.

For two years, under the sponsorship of the National Committee for Mental Hygiene, the distribution of medical care and public health services in Canada have been under investigation.

During that time, Dr. Grant Fleming, dean of the medical faculty at McGill University, and Hon. George Hoadley, former minister of health in Alberta, with a complement of aides, scrutinized statistics, reports, papers, made surveys and consulted other technical men on public health.

Now they have published their study, the first diagnosis on a national scale of what the government and the doctors do and don't do for Canada.

The study has been presented in the cold, conservative language of science and statistics. But the facts, as revealed, have a tremendous significance for individuals, communities and the nation.

Need 5,000 Doctors

In addition to finding that twenty-five per cent. of Canadians are "medically indigent" and sixty-five per cent. can't afford the cost of a prolonged illness, the study brought these points into bold relief:—

Doctors, dentists and nurses are distributed unevenly. Choice of a place in which to practice is determined by the opportunity to earn a living in a given area, instead of by health needs.

In spite of a popular impression to the contrary, Canada should have another 5,000 physicians and more than 6,000 additional dentists to adequately care for its population.

Too many Canadian mothers die in childbirth because of insufficient medical services.

A baby's chances of surviving the first hazardous year of life are much

ROLE

UPON the social scene you play
A dashing and flirtatious role
Fickle, frivolous and gay
A Casanova, heart and soul.

And I must cultivate the art
Because I love you over-much
Of playing my indifferent part
With a bright and careless touch!

MAY RICHSTONE.

better in some parts of the country than in other comparable parts.

For no sensible reason, relatively more persons die in some provinces than in others.

Practically all public health departments in the cities of Canada have insufficient budgets.

There is a shortage of 3,500 sanatoria beds for treatment of tuberculosis, with the need most pronounced in Quebec and the Maritimes. Quebec's death rate from t.b. won't stop being twice Ontario's until the deficiency is met.

Mental hospital accommodation falls short of requirements by nearly 9,000 beds.

Visiting nurses reach only 79 out of 301 Canadian cities and towns.

The study does not take into account the effect of the war on public health services. But Mr. Hoadley, Alberta minister of health from 1921 to 1935,

said he does not believe it will make any appreciable difference in the ratio of medical personnel to population. Doctors, dentists and nurses leaving the Dominion for overseas will accompany proportionate numbers of soldiers.

Mr. Hoadley emphasizes that it would be a costly error for Canadian officials to curtail spending on public health at home during the war.

"The fact that we are sending the strongest and healthiest of our young men overseas is all the more reason why we should concentrate on keeping the health of the people at home as high as possible," he said.

"This is especially true of children, who someday must fill the places of those who have gone to offer their lives in Europe," he said. "They must be sound in health if they are to take their place in the country's life and become good fathers and mothers."

Mr. Hoadley will start shortly from Toronto on a national lecture tour to promote development of public health services.

Medically Indigent

Before going into the question of the action needed to bring adequate medical services to urban and rural areas of Canada, at a cost within the reach of all, it might be well to examine more closely some of the conclusions reached in the study. The details contribute to a fuller comprehension of the problem.

Dr. Fleming, foremost authority on public health in Canada, and Mr. Hoadley used government statistics and stayed well on the cautious side in their conclusions that twenty-five per cent. of Canadians are medically indigent.

They found that one fourth of the nation lives in families where the income is less than \$950 a year. It is evident that on such an income the family in general is unable to pay medical fees without depriving its members of food and clothing. Cost of medical care for a long illness might absorb half or more of \$950.

While the study found that much medical care is given free to this group by practitioners, the incidence of sickness, disability and death is greatest in this quarter of the population. On the whole it receives the least medical attention.

The inquiry found that sixty-five per cent. of the people live in families with an income between \$950 and \$2,950 a year. This large group cannot be considered medically indigent but is unable to meet the cost of major operations and prolonged illness.

How many persons do you know with an income under \$3,000 a year who don't have to borrow when there is a serious illness in the family? How many persons in the same group are deferring needed operations for monetary reasons? How many in that income class, if they have managed to save, have seen the savings of years wiped out by a single illness?

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of Quebec 98 died before their first birthday. At the other extreme was British Columbia, where during the same period only 46 out of each 1,000 died within 12 months.

Just for the sake of completeness, here are the rates over the same period for the other provinces: Ontario 61, New Brunswick 82, Prince Edward Island 67, Nova Scotia 73, Manitoba 61, Saskatchewan 62 and Alberta 60.

There are some rather astonishing differences in infant mortality rates by cities for the same period. Trois Rivières, Que., had 200 infant deaths per 1,000 live births compared with 49 per 1,000 for Moncton, N.B. It is interesting that the city of Trois Rivières in 1938 was organized as the first full time urban health unit in Quebec, with a medical officer of health, a sanitary engineer, six pub-

GET MOVING, BROTHER

APT Horace put it nicely: "Seize the day."
(His moralizing hidden by a jest.)
And Herrick's, "Gather ye rosebuds while ye may"
Bids man achieve when young and at his best.

Our century, marked by a grave unrest,
Will wane...and poets in a future race
May laud the merit of the turtle's pace.

JANET B. MACK.

lic health nurses, two sanitary inspectors and a secretary. The city's population is 41,500.

Quebec has 35 full-time rural health units serving, along with the one at Trois Rivières, 38 per cent. of the province's population. In this respect it is the most advanced of all the provinces.

Prince Edward Island, because of its small size, can be served by its provincial department which is a full-time health unit. But in 1937, for example, an average of 31 cents a person for the 93,000 population was spent by the department. This is less than one third of the dollar a person which is regarded by authorities as the minimum on which to operate a public health department adequately.

A Simple Statement of the Year's Achievements

1939

SIGNIFICANT ITEMS FROM THE ANNUAL STATEMENT

| | |
|--|---------------|
| 1. Insurances and Annuities in Force | \$625,556,093 |
| 2. New Business Placed | 61,657,010 |
| 3. Payments to Policyholders & Beneficiaries | 16,217,516 |
| 4. Assets | 167,456,202 |
| 5. Surplus, Contingency Reserve & Capital | 6,604,774 |

What These Figures Mean:

1. Business in force increased by \$18,023,123 to a new high total of over \$625,000,000. This insurance provides protection to more than one million people — Great-West Life policyholders and their dependents.

2. For the fifth successive year a gain in new business was recorded. 18,483 new policies were placed in force during 1939 for a total volume of \$61,657,010.

3. Since commencing business in 1892 The Great-West Life has paid a total of over \$220,000,000 to policy-

holders and their dependents. In 1939 beneficiaries of 1,334 deceased policyholders received \$4,168,983 while living policyholders were paid the sum of \$12,048,533—more than \$50,000 every working day of the year.

4. The assets amounting to \$167,456,202 are resources held by the Company to fulfil its obligations to policyholders and their dependents.

5. Surplus, Contingency Reserve and Capital provide a substantial fund to meet any contingency that might arise.

The GREAT-WEST LIFE ASSURANCE COMPANY

Head Office - Winnipeg, Canada

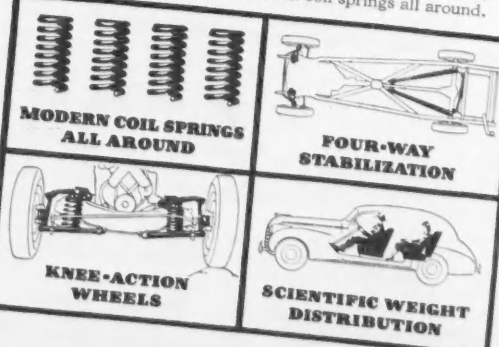
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A SMASH-HIT from coast to coast — the most talked-about, most written-about car of the year — that's the new Oldsmobile for 1940! It's bigger — in length, in breadth, in roominess. It's better — in styling, in performance, in economy. It offers a host of new and finer quality features, including Sealed Beam Safety Headlamps. And Oldsmobile offers three sensational



CANADA'S BIGGEST MONEY'S WORTH

OLDSMOBILE

THE BOOKSHELF

CONDUCTED BY HAROLD F. SUTTON

Anton the Great

BY HECTOR CHARLESWORTH

FREE ARTIST: The Story of Anton Rubinstein and his Brother, by Catherine Drinker Bowen. Macmillan. \$3.50.

TWO years ago the author of this book wrote "Beloved Friend," an intimate account of the career of Tschalkowsky, based on documents released by the Soviet. This work is even more important because the Rubinstein, Anton and Nicholas, though dead long since, exercised an influence on music, not only in Russia but the world at large that is still potent. Anton Rubinstein was not only the greatest pianist of his time, but a great educational leader, and his brother almost his equal in both respects. That so many eminent Russians figure on the concert platforms of America today is due to the Rubinstein; and their influence, still so potent, had its origin in the fact that Anton was founder (under Imperial patronage) of both the St. Petersburg and Moscow Conservatories. He served as the principal of the former, while Nicholas held similar office at the latter. Anton's most famous pupil was Tschalkowsky, and it was Nicholas who persuaded Madame von Meck to provide him with the pension that enabled him to devote his life to composition. The group surrounding the Rubinstein included other great men: Leschetizky, who became the teacher of Paderewski, and many other artists; Safonoff, Siloti, Rachmaninoff, to name but a few who were developed under the Rubinstein aegis. Josef Hoffman was Anton's last and in some respects greatest pupil, and Josef Lhevinne made his debut as a boy under Anton's baton, as conductor.

Anton was born in the Ukraine in 1829 of mingled Jewish, Russian and German blood; and made his debut as a child prodigy in Moscow in 1839. His teachers were his partly German mother, a stern disciplinarian who used to tie him to a chair in front of the piano to make him practice; and an able instructor, equally firm, named Villoing. It was under Villoing's direction that Anton in his teens became a prodigy famous throughout Europe, and developed a technique amazing in its power, range, refinement and tonal beauty. His tastes were all-embracing. Bach, Beethoven, Schumann, Chopin all roused his enthusiasm, and the delicacy of his style found expression in

old French composers like Rameau and Gretry whom he restored to concert programs. He was physically magnificent, with a great mane of black hair, and very fascinating to women. He won the devotion of the Grand Duchess Helena, and it was through her influence that he was able to create great musical institutions in Russia. His devotion to his younger brother Nicholas was lifelong, and he was alone in thinking the latter a better pianist than himself.

Mrs. Bowen vividly relates Rubinstein's wanderings during half a century of public performances. Of supreme interest is the account of his visit to America in 1872-3. His tour was sponsored by William Steinway, who thus initiated his policy of bringing great pianists across the Atlantic; and was managed by Maurice Grau, subsequently impresario of the Metropolitan Opera House. America had never heard anyone like him before, because, as Mrs. Bowen puts it, "He could play like the Angel Gabriel." When he announced that he would play Beethoven, Mozart, Chopin, Schumann and Liszt, as well as the minor 18th century composers, Grau warned him that America had not heard of Chopin and Liszt, and was prejudiced against what was termed "classical music." Rubinstein insisted on having his own way, and by the colorful glory of his style broke up this prejudice among intelligent people for all time. He broke ground in other ways. America had never heard a "recital" program by a single artist, and Grau thought the suggestion impossible. The first piano recitals ever given in America took place in the spring of 1873 and were an immense success. Gradually, through the "Recital" old famous concert methods were revolutionized and by 1895 even vocal recitals were accepted. Countless recitals are now given in every important city of America; all due to the pioneering of Rubinstein.

Despite all he had done for musical education in Russia, Rubinstein, during the 15 years prior to his death in 1894 was the subject of constant attack as a "German" and an "Internationalist" by supporters of "National" music, as represented by the works of Moussorgsky, Rimsky-Korsakoff, Borodin and others. Tschalkowsky, as his pupil, had to suffer the same type of attack. In



CAROLINE OF ANSPACH
(See "Book of the Week")

one respect the critics were correct. Rubinstein was a most prolific composer, and invidious comparisons were made between his music and that of the "National" composers. Time has justified them, because not one per cent of his music has survived, whereas that of his rivals grows in world favor yearly. But his assailants did less than justice to a great artist and a great man.

Innocent Menckens

BY B. K. SANDWELL

HAPPY DAYS: 1880-1892, by H. L. Mencken. Ryerson. \$3.00.

I DOUBT whether it was wise of Mr. Mencken to do this. The book is the story of his childhood, and a more ordinary and un-literary childhood it would be difficult to imagine. I do not mean that it is not interesting, for it is immensely so, but it is the record of the family life of the household of a German cigarmaker in Baltimore, and I cannot imagine anything less like what one would expect of the childhood of one who was to become the great iconoclast of American literature. The Menckens were a nice, typical German family, who had their beer sent to them from St. Louis in flour-barrels, holding 96 bottles packed in straw. The father had a penchant, not uncommon among Germans and not entirely unobservable in Mr. Mencken himself, for practical jokes; he once, being asked by a friend to find out what report Bradstreet was making of him in consequence of a certain lawsuit, concocted an entirely fake report of the most outrageous character, the perusal of which almost drove the

victim into insanity. The story of the practical joke by which he wrecked the Cigarmakers' Union in Baltimore in 1889 is a gem of its kind, but is hardly calculated to increase the popularity of his son with the more ardent supporters of organized labor. Altogether life in Baltimore for a 12-year-old boy, in those days of relative freedom, prosperity, livery stables and horse-cars, must have been very delightful, and Mr. Mencken admits as much and conveys a good deal of the delight to his readers.

Classical Essays

BY PELHAM EDGAR

MIXED COMPANY, by J. C. Robertson. Dent. \$2.25.

THIS book should serve as a rebuke to those who dispute the value of classical studies. Dr. Robertson has taught Greek during a long life, but in these delightful pages there is not a trace of the pedant or the pedagogue. We are in contact throughout with ideas and problems that date from ancient times, yet the fresh and invigorating way in which the writer applies these ideas to modern issues is proof of their lasting power. Even the changed conditions of the world we live in cannot impair their validity, and the advantage of the dual point of view is incontestable. A further virtue of the book lies in the cogency and charm that mark its style. It is well argued and admirably expressed, and it is not fanciful to assume that long familiarity with the world's finest masters of word and phrase has had some share in the result.

There are ten essays in all. The opening one, "My Friend, the Curate," is wholly modern as the title suggests. The present reviewer remembers his delight at encountering many years ago this first adventure of an admired colleague in free imaginative writing. He urged him to continue, but nothing of the same type ever followed.

Of the remaining essays all save one, an argumentative paper on the theme of decentralization in Education, have a bearing on the ancient world with, as has been said, recurring glances at issues of the present day. The closing essay indeed may be described as a present day parable. Dr. Robertson has cunningly pieced together passages out of Demosthenes' "Philippics" and has established a convincing parallel between Athens with its Macedonian peril and the United States confronted



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INCORPORATED 1864—SAME YEAR AS PEARL . . . POLICIES GUARANTEED BY THE PEARL

with the German menace in the midst of the last war.

Other papers with their themes may be briefly indicated. "The Athenians and Socrates" explains without justifying the reasons for Socrates' condemnation. "Some Greek Prejudices" examines in a manner that Arnold and Newman would have approved, the Greek attitude towards the emotional life, professionalism, and state control. "The Social Ideals of Plato and William Morris" points out neatly and fairly the elements of difference and resemblance in these two philosophies of life. The three remaining essays are "Plato's Ban upon Poetry," "Plato and Job" and "Christ and Greek Thought." The titles are self-explanatory, and the treatment is sustained with the effectiveness of the remainder of the book.

BOOK OF THE WEEK

Period Piece

BY EDGAR MCINNIS

CAROLINE OF ENGLAND, by Peter Quennell. Collins. \$4.00.

IT WAS a trifle of a shock—one of those minor jolts that sometimes come when you haven't thought about the thing in just that way—to find Mr. Quennell describing this biography in his foreword as "the portrait of a remarkable woman in the setting of one of the least known periods of English history." The remarkable woman can stand without question, for the wife of George II has a place in her own right in English history. But that phrase about the least known period might give more than one reader pause. After all, this age—to the historian the age of Walpole—was also the age of Pope and Swift, of Addison and Fielding, and perhaps above all of Dr. Johnson. Such an age of genius, one would think, could hardly have been obscure.

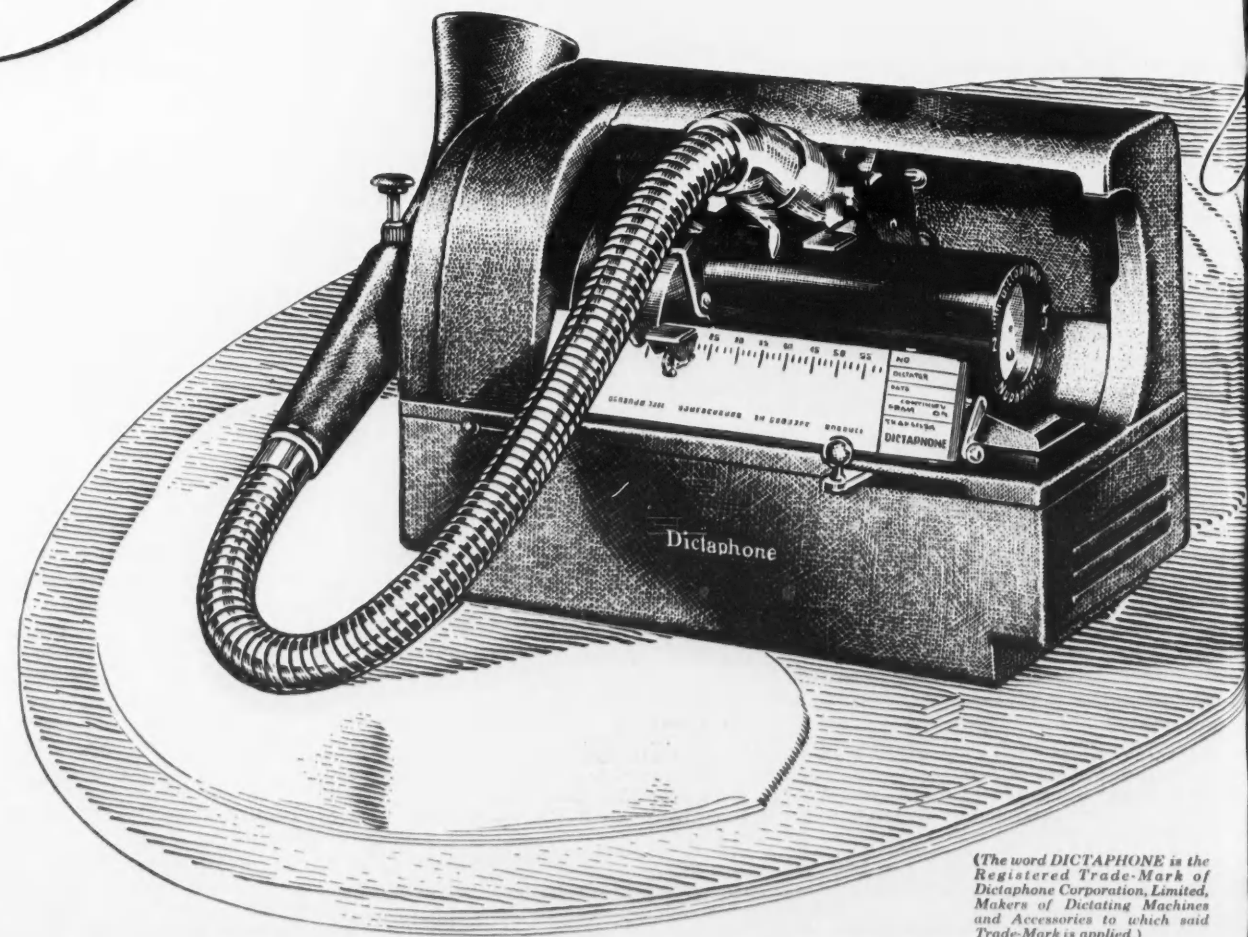
And yet on second thoughts Mr. Quennell may be quite justified. For it was not a heroic age, nor one that attracts attention by its glamor. If there were still spacious days—particularly for the young men of the East India Company—they were not as novel nor as boisterous as those of Queen Elizabeth. And there were neither the desperate battles of Puritan times nor the gay disorder of the reign of Charles II. Even the romantic legend of the Jacobites centres on Prince Charlie and the Forty-five rather than on the earlier effort of 1715. For all its aspects of greatness, it is an age which the popular historian is apt to pass over in favor of more stirring times.

But if it therefore remains comparatively little known, that is certainly not the fault of its own chroniclers. There has seldom been a more articulate period in the history of any country. It was the golden age of the gossip. They competed in collecting tidbits; they wrote to each other and to the public in indefatigable competition of wit and malice; they set down their memoirs and wrote their careful diaries with a fond eye on an admiring posterity. Walpole and Hervey, Chesterfield and Lady Mary Montagu, to say nothing of a score of others, have left us some of the freshest and most entertaining pictures that have survived of any time in any land.

They are pictures, of course, of a class—the ruling aristocracy whose life revolved around the court; and at the centre of the circle was Caroline of Anspach, Queen of England for the ten years after 1727. This is the woman who was Walpole's stout ally and indispensable support in the heyday of his power. Without her the great man's fortunes might have been far different, for he needed her constant management of her fussy, choleric, self-opinionated husband. George II was determined that he should rule England and that no one should rule him; and though he complained at times that "ministers are kings in this country," he never dreamed how much their ascendancy depended on the way he was managed by his wife. That was perhaps her ultimate triumph in tactics—that right to the end her husband never knew he was being managed at all.

THE finesse is all the more astonishing in a woman who was such a positive and downright personality. Her character is an absorbing study; and though Mr. Quennell would hardly claim to have added greatly to the information available in Hervey's Memoirs, he has painted an engaging and convincing picture. It is a picture not only of the Queen but of the society which surrounded her—a society full of robust characters whose vigorous individuality is a measure of the Queen's own personality, for her ascendancy was based on her positive attributes no less than on her position. There are other portraits in the gallery—the tortured genius of Swift, the mingled success and frustration of Pope, the strange personality of Hervey and his embittered feuds with both Pope and the Prince of Wales, and a balanced attempt to do justice to the Prince himself, that oddly unsatisfactory figure, loathed by his parents and viewed by the public with a mixture of admiration and contempt. It is a period piece which has caught much of the spirit of the period itself—a formal society moving in stiff trappings, but moving with vigor and determination none the less; and in vigor and determination, no less than in formality, Caroline rightly earned the paramount position that was hers.

Announcing



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DICTAPHONE

THE BOOKSHELF

"Old Cape Stiff"

BY GRAHAM McINNES

CAPE HORN, by Felix Riesen-
Dodd, Mead. \$5.00.

"BETTER send a hand to the main
skys' yard, Mr. Zerk!"

"I was handy, and... sprang up the
main Jacob's ladder and on the rat-
lines, out over the futtock shrouds,
up the topmast rigging, in through
the horns of the crossrees, and... up
the t'gallant and royal rigging on the
slight rope ladders abaft the mast."

In pages of such racy prose, as ex-
hilarating as the dash of salt spume
in your face, Lt.-Commander Riesen-
berg tells how he rounded Old Cape
Stiff on the A. J. Fuller, in 1898. The
author of the sea classic "Under Sail",
has also navigated the Straits of
Magellan eight times, and brings a
mariner's knowledge and love of the
sea to his thrilling tale of the dis-
covery and exploration of the gaunt
crags and tumultuous seas at the
bottom of the world.

We sail with Magellan in his search
for an opening into the great South
Sea, and follow Drake on his miracu-
lous circumnavigation sixty years
later. Here the author makes the dis-
covery that Drake's Elizabeth Island,
south and west of the Cape, is the
present Burnham Bank, a scant 70
fathoms under water in seas from
two to three thousand fathoms deep.
The island, where Drake sheltered
for three days was probably blown up
by volcanic action or ground to pieces
by icebergs miles long and hundreds
of feet high. Later historians
thought the island a myth, but Mr.
Riesen-berg's discovery proves Drake's
navigation and seamanship to have
been of the highest excellence. There
is something romantic about this tiny
rock emerging from vast depths to
vindicate the word of the great
Elizabethan seaman.

We sight the Horn for the first
time with Willem Schouten, who
named the grim cape after his native
Dutch town of Hoorn. The ships of
Sarmiento, Davis, Cavendish, Rog-
geveen, Dampier and Cook beat round
the Horn as the centuries roll by.
Admiral Lord Anson, founder of the
Nelsonian navy, creeps by in a rotten
old tub with grass a foot long trailing
from her bottom. Bligh of the *Bounty*

tries for a whole month to weather
the cape, but is beaten. "Foulweather
Jack" Byron, grandfather of the poet,
takes 42 days to beat through the
Strait of Magellan.

The 19th century sees the charting
of Cape Horn waters, largely by ships
of the British Navy, of which the
most famous is the *Beagle*. But we
are less interested in the speculative
musings of the young scientist Charles
Darwin, than in Captain Fitzroy, who
takes the Fuegians York Minster,
Boat Memory, Jenny Button and
little Fuegia Basket back with him
to England. How Fitzroy's plan of
educating the Fuegians and returning
them to uplift their people goes awry,
is one of the most pathetic tales ever
told. Mr. Riesen-berg has harsh words
for the sealers and missionaries who,
he claims, were responsible for the
rapid decline of the Fuegian peoples.

As a world highway, the Horn sees
its greatest glory with the passage of
the swift clipper ships to and from
California. Then comes steam, and
heroic feats like those of Captain
Quick who, in the four-masted steel
bark *Edward Seavall*, beat round the
cape in 67 appalling days, faded into
the past. With the opening of the
Panama Canal, Horn is left to the
albatross and the icebergs, but not
until we have seen Sturdee defeat von
Spee off the Falklands. For seamen
and landlubbers alike this is a book
to be read and re-read till it's thumb-
black.

Lover of Freedom

BY PENELOPE WISE

FLIGHT FROM A LADY, by A. G.
Macdonell, Macmillan. \$2.25.

IT IS hard to classify Mr. Mac-
donell's new book. It is not a
novel, nor political and historical
commentary, nor a book of travel,
but a piquant blending of all three.
It is written in the form of letters
from a lover to the lady from whom
he is fleeing in an aeroplane from
Holland, across France and Italy and
Greece and eastward to the Malay
Peninsula. You are not to be de-



BERTITA HARDING, well-known
author of "Golden Fleece" and "Royal
Purple" who speaks at Eaton Audi-
torium, Toronto, on Feb. 5th, in the
Town Hall Series.

ceived by the title. The flight has
its inevitable ending. In matters of
the heart, as elsewhere, it is the
prisoner and not the free man who
runs away, and the very boisterous-
ness of the lover's invective against
the lady betrays him, as indeed the
author intends that it shall. Actually,
the crew of the Dutch plane in which
the flight is made are more con-
vincingly alive than is the lady, Cor-
reggio head, misty blue eyes and all.

For all its liveliness of comment
and description—and invective—the
book is essentially a serious one. It
is the bitter protest of a lover of
freedom against freedom's betrayal
in all ages. The flight across Europe
and Asia is an ingenious device for
threading together fresh and vigor-
ous comment upon the great men and
events of history, from the Athenian
struggle against Sparta to our own
day. "Must the goosestep forever
trample on the philosopher? I won-
der. Or is the modern Athens, the
city of our dreams... going to sur-
vive by a freak coincidence?... And
if we save ourselves, as I think we
will, it will be because Sparta is at
long last facing a combination which
it cannot understand—a race of
strange but inflexible realists who are
magnificent soldiers, allied to a race
of strange but inflexible illusionists
who are magnificent sailors. It is a
pure fluke. But it has happened, and
Sparta must face it. The Powers of

darkness do not always win."

The author has something un-
questionably worth listening to,
whether he is talking of the Spartans,
of Nelson or Napoleon, of the Elgin
marbles, of Mussolini, of the Jews and
Arabs in Palestine, of the horrible
revelations of the "re-trials" after the
Great War of Frenchmen court-
martialled "for cowardice" by their
generals and shot during the war.
"Flight from a Lady" is a stimulat-
ing, disquieting and important book.
I wish that for convenience in re-
reading it had a map and an index.

QUEEN'S PARK

(Continued from Page 4)

Flint, Michigan, with all the shouts
about sit-down strikes which were
going on in the United States. There
are still innumerable people who be-
lieve that the Oshawa workers were
communists who took possession of
their employer's plant in a sit-down.

There was no hesitation in the same
election campaign when he accused
the Tories of dealing with Sir Herbert
Holt to negotiate a contract with
Beauharnois if they attained power.
Mr. Hepburn would always stand with
the farmers of Ontario against the
power barons of Quebec. Every
time. When the election was over
he announced that he himself signed
a contract with Beauharnois. Sure
he did. New conditions. New policy.
Only a fool didn't change his mind.
Look what happened to China be-
cause it kept up the old ideas. Sure
he said he'd never sign that contract.
But this is today. The election was
last month. A man like that is hard
to beat.

A fortnight ago Mr. Hepburn told
the House just what his method was.

BOOK SERVICE

All books mentioned in this issue,
if not available at your bookseller's,
may be purchased through Saturday
Night's Book Service. Address "Sat-
urday Night Book Service", 73 Rich-
mond St. W., Toronto, enclosing postal
or money order to the amount of the
price of the required book or books.

It is not often that a man can do it
and get away with it. Here are his
words: "I don't care how many times
I am wrong as long as I end up
alright." And in those words lie the
key to Mr. Hepburn's ability to make
useless most of his opponents' ar-
gument. Neat, if you can get away
with it. Mr. Hepburn has so far. It
will only be when the public gets sick
and tired of Mr. Hepburn and his
complete bag of tricks that he will
go out of office. He has until 1942
before he has to face the electors
again.

He has a gift of wise-cracking
which Ontario's majority has shown
that it loves. Friday of last week
the members of the press gallery sur-
rounded him after the House ad-
journing and asked for a statement on
Mackenzie King's surprising appeal
to the Governor-General to dissolve
Parliament. Here is what he told
the press: "Sorry, boys. No state-
ment yet. I want the week-end to
think it over. But it seems to me
that the election was caused by
Billy Duckworth or Collie's coat. If
it was Collie's coat it goes down in
history as one of the three famous
coats of all time. There was Joseph's
coat, Sir Walter Raleigh's coat and
now Collie's coat."

There has been a lot of wishful
writing in the *Toronto Star* about the
"demand for Hepburn's retirement." Mr.
Hepburn's members like their
seats. They know that without Mr.
Hepburn they would not have been
elected, nor would they stay in office.
Patronage is a nice thing to have. All
Mr. Hepburn need do is call a caucus
and tell the boys that his health is
bad; that he is going to retire. Every
one of his followers would emit such
howls of anguish coupled with pane-
gyrical shouts that the kennels at the
C.N.E. would sound like the inside of
a vault. They know that there is not
a member on the Government side of
the House that could replace him.
Especially is there no one in the front
benches who could even hope to hold
on to office for them after the next
provincial campaign.

HITLER WAR

(Continued from Page 5)

the tide has turned against the Reich.
Backed by Italy, she is making it plain
that she will resist the passage of
German troops with all her force.
Hitler has to reckon that a march
down the Danube would bring Hun-
gary, Yugoslavia and Italy into the
field against him, sooner or later.

Even so, Hitler could push down the
Danube, just as he could send a force
into the back-door of Roumania
through Galicia, whether he has an
agreement with Stalin to do that or
not. But he could hardly draw power-
ful enough armored forces or strong
enough aerial support away from the
Western Front to push his campaign
here as hard as that in Poland. He
would be faced with more difficult ter-
rain and more numerous enemies. He
might easily be held up long enough
for large Turkish reinforcements or
the Allied army now collecting in
Syria to reach the Roumanians. He
would probably be gambling all of his
remaining fuel supplies on the ven-
ture and be passing up his last chance
to strike on the Western Front while
he possesses military superiority. And
if and when he did reach the oil fields
he would more than likely find them
a smoking ruin. Last time it took
seven years to restore them to their
former productivity.

A True Story—with Masks



1. THIS IS THE BEST WAY I know to tell
you a little story of what happened to me
a few months ago. If you've ever been in
the same situation, you'll know I'm not
exaggerating.



2. HERE'S HOW I LOOKED most of the
time, suffering as I did from constipation.
And my disposition was as sour as my
face. I wonder now how my husband ever
stood it.



3. BUT THAT WASN'T ALL! Everytime the
old trouble came, I had to make a pilgrim-
age to the medicine cabinet. Often, I
thought I'd rather endure it than try to
"cure" it. It didn't matter very much to
me whether school kept or not.



4. THEN, ONE BRIGHT MORNING, I dis-
covered KELLOGG'S ALL-BRAN! My neigh-
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THE LONDON LETTER

It May Be Years Before We Know

January 8th, 1940.

BY P.O.D.

NATURALLY the universal topic of the moment in this country—and in a good many other countries, too—is the changes in the British Cabinet. Everyone has been taken by surprise, and everyone is asking what it all means. Perhaps by the time this letter appears in print we shall know—and then again perhaps we shall not. Not officially, at any rate. But the one thing quite certain seems to be that the changes indicate no reversal or weakening of the Government's war policy.

Of the appointments of Sir Andrew Duncan to the Board of Trade, and of Sir John Reith to the Ministry of Information, there is not much to be said, and not much is being said. Sir Andrew is an eminent business man, with great experience in iron and steel, and also in the electricity and chemical industries. He should do

well at the Board of Trade, which is right up his street. He is not a politician, but they don't want a politician. They want an administrator and organizer, and that is exactly what he is. Most people seem pleased with his appointment.

Neither do they want a politician at the Ministry of Information. What they need there is a dynamic fellow who will stand no nonsense from anybody, who will make up his mind quickly as to what should or should not be given out to the public, and who will damn well see that it is given out.

Forgive the "damn", but the whole trouble with the Ministry of Information has been that nobody ever got really tough there. As a result departmental chiefs withheld information when and as they pleased—knowing perfectly well that whatever bricks were dropped would land on the bowed and battered head of the poor Minister of Information.

Well, if toughness is what they need, Sir John Reith is surely the bucco to give it to them. He looks tough, he can talk tough, and he really is tough—or can be. Besides, as former chief of the B.B.C. he does know something about news and how it should be handled—especially that it should be handled hot. This is an old fight for him, and he is one man who really likes fighting. Departmental heads who try to hold out on him are in for a really lively time.

These two changes, as I said before, are not arousing much comment. Two good men have been appointed to two jobs for which they seem particularly suited. People congratulate them and also Mr. Chamberlain on his selection, wish them well, and are content to let it go at that. Gossip is silent on the subject. There is apparently nothing to gossip about.

The big bomb-shell, that has set all the tongues wagging and all the knowing eyebrows to lifting, has been the dropping of Leslie Hore-Belisha and his replacement by Oliver Stanley. That really did take people by surprise, and they are still gasping and wondering. The Secretary for War—the best since Lord Haldane, we had been told over and over again—the man who built up the new armies, who inaugurated so many sweeping reforms, who got so much done! And then suddenly—just like that!

It will probably be years before we get the whole story—and by that time, perhaps, no one will care very much what it is. But there seems to be a pretty general conviction that the reasons for his dismissal—for that is what it amounts to—are personal ones. People with his sort of "drive" are not apt to be tactful, and, judging from the stories one has heard, tact is the one thing that he has almost everything else but. Too many offended generals!

In time of peace the Secretary for War is boss. He can hustle the Big Brass Hats, and tick them off, and they have to smile and pretend they like it. But in time of war, the generals come into their own. And a Big Brass Hat is a good deal like an elephant—he just never forgets. You may sit on his neck, and stick a spike into his ear, and make him do his stuff the way you want it. But then some day you get a bit careless, or he gets really angry, and he lays you down and kneels on you. And after that you are never quite the same man again. You are apt to stay flat.

The Press Misbehaves

It isn't often that one has occasion to feel ashamed of the London Press. The general standards of good taste and good sense are high, and are reasonably well maintained—even in what is known as the "popular" Press. After all, one doesn't expect a popular newspaper to read like a treatise on the history of the day.

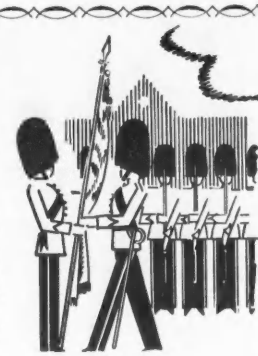
But Fleet Street has certainly kicked very badly over the traces in the matter of Miss Unity Mitford's return. Not all of Fleet Street—not The Times and The Telegraph, for instance—but nearly all the rest. Listen to what the Editor of the Newspaper World has to say on the subject:

"Rarely in my experience have decent newspapermen been so infuriated as they were by the sensational treatment accorded by some of the most widely circulated London papers to the return of Miss Unity Mitford from Germany. The unrestrained pursuit of Lord Redesdale, her father, was bad enough. The lying in wait for Miss Mitford was worse. But worst of all was the scarcely concealed glee with which her return to Folkestone after the breakdown of her ambulance was greeted. For this accident gave the photographers their chance of getting what had hitherto been denied them, a 'close-up' of the unhappy woman."

Granted that Miss Mitford is a very silly young woman, who flaunted her friendship with Hitler in the face of the public, who made pro-Nazi speeches in Hyde Park and was very nearly ducked in the Serpentine for her pains, and who swanked about Prague during the "elections" last summer with a swastika on her arm. But she really is young—only twenty-five—and to have won the friendship of a dictator who is also a woman-hater, or supposed to be, is the sort of triumph that is apt to go to a young woman's head. And now her little make-believe world has come crashing down about her, and she is suffering from a bullet-wound in the head—which may, I think, be taken as evidence that she has found her unhappiness more than she could bear. Fleet Street might surely have shown her, if not sympathy, a little mercy. Not that what the newspapers did was so very dreadful—nothing, in fact, to the way the story would have been played up in other countries one can think of. But still not a good show. And this is a country in which that sort of bad taste is also bad business.

A Great Theatre Man

Sir Frank Benson, who died last week at the age of 81, may or may not have been a great actor, but he was a great man of the theatre, a great leader and inspirer. His companies were always regarded as among the finest schools of acting, and there are many eminent actors and actresses who are proud to describe themselves as "Old Bensonians". He did grand



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RELIEVES STOMACH DISTRESS WHEN TRAVELING

work, not only for the playing of Shakespeare, but for the English stage in general—more perhaps than almost any other man of his time. And no actor better deserved the knighthood, which he received in 1916.

Incidentally, his knighthood was conferred in romantic and unusual circumstances. He was the only actor ever to receive the accolade in a theatre. He was appearing as Julius Caesar in a Shakespearean Tercentenary performance at Drury Lane. The King was present, and word was sent around to the manager that Benson was to be knighted at the end of the performance, and that a sword was to be provided for the purpose.

As a matter of fact, there was no suitable sword in the theatre. But it is hard to stump a theatrical costumier. Someone ran out to the nearest one, and came back with a property sword, with which Benson was duly tapped on the shoulder. The sword was afterwards presented to him as a memorial of the occasion—to be handed down, no doubt, as an heirloom in his family. That is how actors should always be knighted.



DISTINGUISHED GUESTS present at the wedding at Aldershot, England, of Miss Peggy Crerar and Lieutenant H. Z. Palmer, were (from left to right): Lord Bessborough; Mr. Vincent Massey, High Commissioner for Canada; Mrs. Vincent Massey, and Lady Bessborough.

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SATURDAY NIGHT, TORONTO, CANADA, FEBRUARY 3, 1940

P. M. Richards,
Financial Editor

When the Government Goes to the People

BY ALBERT C. WAKEMAN

There is a possible economic interpretation of the sudden dissolution of Parliament and election announcement. Does the government fear the effects of new measures of war finance? If so, then we must expect them to be serious.

But if we are to prosecute the war and other public business seriously, and pay dearly for it, we must at least hold to the principle of Parliamentary control of our affairs.

This, it is submitted in this article, is the most vital point before the Canadian people. For if Parliament does not maintain its supremacy, then there is no use in fighting for democracy.

WHEN the government goes to the country, in these days, it is like an appeal by the mountain to Mahomet. For these are totalitarian days, with the people filling the role of mere puppets on the stage of international affairs. Further, we are taking part in a "total" war, and the individual is appraised according to what he can contribute to it. The government tells him what he must do.

Under these circumstances, the individual tends to lose his independent judgment of values in government. In fact he is in imminent danger of losing his democratic control. His only hope is in the restoration of Parliamentary government, to supplant the orders in Council and the bureaucratic regulations which have assumed the regulation of his affairs in recent years.

To praise or blame the King administration, or to weigh the political factors, is beyond the scope of this article. But since governments have undertaken to interfere in economic affairs, and since the war has brought them to the point of actually controlling private business, it has become necessary to view economic policy as part and parcel of an election campaign.

And in the present instance one can interpret the decision to hold an election, before proceeding with any more parliamentary business, on purely economic grounds. And if this interpretation is correct, then it must follow that the political situation tells a significant story about the serious economic problems that lie ahead.

Main Task Ahead

The government was expected to handle a lot of war business at this winter's session of Parliament. What was done last autumn, apart from the actual declaration of war, was a mere gesture, so far as war finance and taxation are concerned. The main task—that of raising an additional half billion or more of public funds, during each year of the war—still lies ahead. The recent loan brought \$250 millions, which will cover the needs of several months. This provides the government with a breathing spell.

But it is realized that such campaigns cannot be repeated indefinitely. Means will have to be found, of digging more deeply and persistently into the pockets of the people. And since the current rate of savings is probably inadequate for the needs of the war, it will be necessary to curtail consumption and living standards throughout the country.

A week ago there appeared in these columns an article pointing out that the Dominion government, by its own estimate, expected that public costs in Canada would have to rise from the present 25 per cent to probably 40 per cent, or even more, of the national income. This will involve taxes or borrowings, possibly backed by compulsory savings, on a scale not as yet realized by the people.

To give the people their first dose of the bad medicine, and then immediately to appeal to them for reelection, would look like bad business for the government in power. It evidently prefers to have the election first. Whatever party or group is returned to power, will then have a five year term in which to remould the affairs of the country.

Problem of Financing

If we are right in thinking that finance was at least one of the reasons for hastening the election, then it logically follows that this same problem has raised more difficulties than had been expected. The government of Canada is faced with several choices, but in no case is any one line of action either simple or entirely satisfactory. And every one is capable of serious political reactions.

Take first the matter of buying policy. The government has laid down a policy of strict economy in its purchases. There is to be no room for profiteering. All reports indicate that this policy is being implemented with skill. But how does it affect the prosperity of the country, and incidentally the tax receipts?

If there is no profiteering, then obviously there will be no war for-

tures, and the yield of present taxes can increase only by a very moderate extension of business activity and employment, with always an element of doubt whether this will amount to anything worth while. Thus the government can not spend niggardly and at the same time collect freely.

Then there is a serious problem in the general level of prices. For all the promise of a moderate degree of inflation, things are still scaled too low to permit of even normal times on the farm and in certain other industries. Britain has turned her face sternly against price or wage inflation and, setting the example for Canada, is buying wheat, wool, metals and other necessities at relatively low levels.

Canada cannot raise the level to her producers, without either depreciating her own dollar, which would throw out of gear the whole machinery of our trade and war finance, or else undertaking to bonus the low priced commodities, which of course would accentuate the problem of raising the money.

The U.S. Influence

Third comes the question of how far Canada can part company from the United States in respect to taxes and living conditions. She has already imposed a virtual embargo on the export of capital, but the movement of money and of people, between two nations so closely woven together, cannot be entirely eliminated. If we tax investment returns



A STIFF GRADE AHEAD

too steeply, then capital will flow out in some measure, and it needs only a small fraction of the billions of United States money invested here, to offset all of our own efforts to maintain the Canadian dollar.

Likewise if we cut too deeply into the living standards of the workers, a certain proportion of them will seek more favorable conditions across the line. Canada cannot be changed overnight into the geographic isolation of Great Britain, or Australia, or New Zealand. Nor can we break the economic guardianship of the United States, which we so zealously promoted in the past.

The answers to all of these problems must be developed during the next year or two, no matter what government is in power. And whether the answers be right or wrong, they will demand unprecedented sacrifices on the part of the Canadian people. They will tax both our abilities and

our patience to the limit of endurance.

The Greatest Problem

But the greatest problem of all, before the Canadian people in this election campaign and the times that are to follow, is that of Parliamentary versus authoritarian government. The reins of power have already passed from Parliament to the administration, to a far greater degree than the people of the country realize. And the fact that the mother of parliaments was at first convened for the purpose of providing money for the King, and first secured its control of the nation's affairs by withholding money from the King, makes this problem, which at first glance is political, quite pertinent to a discussion of economic affairs.

If the House of Commons should
(Continued on Page 13)

Britain's Need Is To Co-ordinate Effort

BY GILBERT C. LAYTON

Saturday Night's Financial Correspondent in London

So far France has undertaken far more stringent measures than Britain to put herself on a war basis. Britain, with her strong laissez-faire traditions, started at some disadvantage in a war which, though its object is to destroy totalitarianism, must none-the-less be waged by totalitarian means.

Britain has made much progress but still has many reorganizing tasks uncompleted. Finance, industry and trade all present serious and divergent problems. The need now is for a co-ordinating ministry.

IN THE period before large-scale hostilities begin the big task of the warring nations is to organize their material resources and manpower as economically as possible. Britain has made a rather slow but sure start. The demand now is for a co-ordinating ministry which will allocate resources to the war departments, the export markets, and home consumption—probably in that order.

The ever-closer co-ordination of the two Allied powers in economic affairs will have to be balanced by a more determined war-effort by Britain. When the French Finance Minister, M. Paul Reynaud, came to London a few weeks ago he remarked—not disparaging Britain but encouraging faith in the determination of her Ally—that France had undertaken far more stringent economic measures than Britain to put herself on a war basis.

Taxes on all classes of the French people are stringent; foodstuffs, including meat, are more carefully rationed; property has been extensively requisitioned; pre-war wages and hours agreements with the trade unions have been put aside. War is a grim business.

A corresponding sacrifice from the British people will be needed; for the wealth of the British Empire will be pooled with the wealth—also considerable—of France's colonies, and made available to both Allies equally.

Laissez-Faire Traditions

Britain, with her strong laissez-faire traditions, started at some disadvantage in a war which, though its object is to destroy totalitarianism, must none-the-less be waged by totalitarian means. France began the task of national organization much later than Germany, but she has undertaken it very energetically in the past eighteen months.

There may have been a hitch here and there in Britain's war organization, but some solid results are being gained from the expenditure which Sir John Simon has put at something like £6,600,000 per day. The fighting forces are employing accountants in numbers which would do credit to the intentions of any big industrial or trading firm. A real effort is being made to avoid waste; and there is no sign of that lavish expenditure of money and lives, with incommensurate results, which was so regrettable a feature of the last war.

Tasks Uncompleted

There are still, however, many reorganizing tasks uncompleted. On the financial side: what precise methods are to be used to prevent the inevitable huge governmental expenditure from inflating the structure of wages, raw-material costs, and consumption—goods prices? Industrially: how can the innumerable small businesses be effectively linked up to the war machine, and the many unemployed workers, some with their special individual skill, be brought back into socially useful activity? In the trading sphere: how can British industry make the best use of the suppression of German competition in neutral markets, and provide the foreign exchange so vitally necessary to pay for the nation's imports?

On all these matters the government has a policy, but it has not yet been clearly worked out. Specially complicated is the financial problem. It is known that the British government agrees in principle with the French government's policy of keeping prices stable and preventing wages from rising, but British prices none-the-less continue to rise slowly, and all the talk about keeping wages down does not impede negotiations for and concession of higher rates all over the country. Coal-miners, engineers, railwaymen, passenger-transport employees, shipyard workers, and other smaller and less organized groups, are negotiating for increased pay, on top of the increases which were extensively granted in the first few weeks of the war. Leaders of the trade union movement, themselves less militant than many of the rank and file members, have turned down the government's request for a policy of stable wages in war time,

and insist on free negotiation for rises to meet the increased cost of living.

Vicious Circle

This is a glaring example of the difficulty of co-ordination. If wages continue to rise, nothing can prevent an increase in industrial costs and in final prices, which would, over the national economy as a whole, defeat the end for which increased pay was granted. One unstable element in the financial structure will have to be balanced by adjustments throughout. And evidently labor policy, one of the most vital of wartime problems, will not be easily solved.

The unemployment problem is evidently to a large extent solving itself, though not quite as rapidly as had been expected. The calling-up of a further 2,000,000 men in the coming year will disturb the smooth running of some businesses, but it will obviously leave very little slack to be taken up in the labor supply.

Small businesses, however, are not likely to fit so easily into the new scheme of things. Mr. Leslie Burgin, Minister of Supply, has stated that in employing small concerns on war work it is impossible to keep costs down and maintain a steady flow of deliveries. He has outlined a plan for grouping these small businesses into larger units, to make available to the government the full advantages of mass-production. This is another departure from laissez-faire tradition, another step towards the organization of industry on a national scale.

The Export Trade

The importance of the export trade is at last being fully realized. Already in some trades export interests are being given preference before domestic requirements. But so far there is no government department whose specific job it is to direct the flow of British goods on an international scale, with an ever-watchful eye on comparative costs, on the comparative favorability of trade in this or that area, and so on. To encourage individual efforts is not enough, for the task is of national importance, just as much requiring a coherent plan as the various departments of the fighting forces.

Whatever confidence may be felt in the ultimate outcome of the war, no opportunity for economy can be overlooked. Governmental expenditure at the rate of £75 or more for every second of every day—and it will soon be considerably higher—would have weakening effect on any economic system. Every day by which the war is shortened means more resources available for peacetime reconstruction.

But all economic resources—financial, labor, industrial, trading—will have to be harnessed along with the fighting forces if delay in the final outcome is to be avoided. A supreme economic organizing department, working in close harmony with the forces, would be the modern form of control which the enemy has until now developed more effectively.

Some Favor Inflation

Some politicians, of course, favor inflation as the easiest and most expeditious means of financing war. But on the whole the government's policy of issuing more and more Treasury bills has aroused criticism in financial quarters. The resources of the small savers are not tapped by this means, and the National Savings Certificates, though the response at the rate of some £10 million a week is on the whole considered satisfactory, are not on a scale sufficient to affect the situation fundamentally.

The Treasury has certainly been slow in making an issue of war loan, but for this delay the authorities may have had their reasons. A more serious criticism, levelled by many people in the City, is that public spokesmen, and the public itself, are not taking the financial problem seriously enough, and are not yet prepared for the heavy sacrifices which the nation will have to make. If, as is estimated, the consuming-power of the general
(Continued on Page 13)

THE BUSINESS FRONT

Costly Delusion

BY P. M. RICHARDS

SEVERAL weeks ago (issue of January 6, to be exact) I wrote about unemployment insurance in this column, commenting on the fact that the federal government was thinking of going ahead with this much-discussed project, which, as readers will remember, was halted some years ago by the refusal of various provincial governments to concede necessary powers to the federal authority. I expressed the opinion that the present, when our resources are going to be strained to the utmost to carry on the war, is a poor time to take on a non-essential and heavy burden such as this, also that the benefits would be much less and the cost much more than is popularly supposed.

Several newspapers, in discussing my column of January 6, have said in effect that it would be a pity to let the war be used as a pretext for putting off this needed reform. But is it needed? Is it a reform? Is it even unemployment insurance?

The general public, and apparently a good many newspapers, have the idea that "unemployment insurance", so called, will provide a safeguard for the community as a whole against unemployment, as the public knows it. In other words, the idea has got abroad that just as fire insurance provides complete protection against fire, so unemployment insurance will provide more or less complete protection against unemployment. But the fact is that the phrase "unemployment insurance" is a misnomer—a most misleading misnomer. It should mean what the public thinks it means, but actually it means something quite different.

that the phrase "unemployment insurance" is a misnomer—a most misleading misnomer. It should mean what the public thinks it means, but actually it means something quite different.

Solves No Problem

The idea that unemployment insurance will solve the problem of unemployment and its relief is all wrong. It will do nothing of the kind. If it is operated on insurance principles and is not merely a dole, it will not even touch the problem of providing for those who are now unemployed or on relief. It will merely set up a savings scheme under which men and women who are normally in steady employment, in a limited number of employment classifications, will put aside a small amount each week, which will be matched by the employer and contributed to by the government, to tide them over the short periods of unemployment incidental to even such stable employment.

What the general public knows as the unemployment problem—the problem of taking care of the large body of unemployed, whose existence and condition is so serious an indictment of the democratic

way of life and check to progress—will still remain to be solved.

What, then, is "unemployment insurance"? The best answer is to take the Employment and Social Insurance Act passed by Parliament in 1935 (this being the basis of the government's present plan), and see what it did, and what it did not do.

The 1935 Act provided maximum normal benefits of \$6 per week for 13 weeks, plus \$2.70 per week for each adult dependent, and 90 cents per week for each dependent child, in return for 40 contributions of 25 cents per week by the employee over the preceding two years. The Act covered only a limited number of occupations, those providing relatively stable employment. It excluded workers in agriculture, horticulture, forestry, fishing, lumbering and logging (except those in such sawmills, planing mills and shingle mills as are reasonably continuous in their operations), hunting and trapping, air and water transport, stevedoring, domestic service, nursing, teaching, public and police service, etc. Thus it provided protection only for "stable" employees who, during employment, had built up a right to benefit.

Not for Unemployed

The 1935 Act did not give any protection whatever to those already out of employment. In other words, it did not protect either the present unemployed who are living on their own resources, or those who are on relief.

Under the 1935 Act it was estimated that the total average yearly contribution for the persons included therein would be approximately \$42,000,000. On the basis of the government contributing an amount equal to one fifth, the government's direct liability would be at least \$8,000,000 per annum, to which would be added at least \$6,000,000 for traceable administrative costs, making a total of \$14,000,000 to be found from general taxation—for the additional protection of workers who are already employed and therefore not in need of help. If a scheme comparable to the British scheme were set up, and assuming a volume of unemployment and scale of benefits comparable to Britain's, the total cost to Canada would be somewhere around \$10,000,000 a year.

It has been estimated that a staff to administer the 1935 Act would number upwards of 3,000. The government's share of the cost, it is further to be noted, will be contributed to in taxation by all those classes of workers who are arbitrarily excluded from participation in the benefits.

Surely it is fair to ask whether the game is worth the candle, particularly at this time.



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It must be an indication of something that people habitually speak of an elderly unmarried man as a "jolly old bachelor" while a spinster of uncertain years is a "poor old maid". But then, women can't, or at least don't, enjoy the consolations of smoking the famous Bachelor cigars which, while costing only 10c have 100% pure Havana filler.

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YORK KNITTING MILLS LIMITED

DIVIDEND NOTICE

Notice is hereby given that a dividend of 3 1/2% has been declared on the First Preference Stock of the Company for the six months ending December 31, 1939, payable February 15, 1940, to shareholders of record at the close of business on February 8, 1940.

By order of the Board.

W. A. CLARKE,
Secretary

YORK KNITTING MILLS LIMITED

DIVIDEND NOTICE

Notice is hereby given that a dividend of 3 1/2% has been declared on the Second Preference Stock of the Company for the six months ending December 31, 1939, payable February 15, 1940, to shareholders of record at the close of business on February 8, 1940.

By order of the Board.

W. A. CLARKE,
Secretary

YORK KNITTING MILLS LIMITED

DIVIDEND NOTICE

Notice is hereby given that a dividend of 3 1/2% has been declared on the Common Stock of the Company for the six months ending December 31, 1939, payable February 15, 1940, to shareholders of record at the close of business on February 8, 1940.

By order of the Board.

W. A. CLARKE,
Secretary

GOLD & DROSS

It is recommended that answers to inquiries in this department be read in conjunction with the Business and Market Forecast.

McCOLL-FRONTENAC

Editor, Gold & Dross:

I have been holding some McColl-Frontenac common for some time now and am becoming more and more discouraged. Is there anything in the outlook which would warrant my holding on still longer, or do you think I should sell? I would appreciate a frank expression of opinion on your part.

—T. I. K., Lloydminster, Sask.

I think you should sell. The appeal of McColl-Frontenac common is limited by higher taxes and by the fact that the company must purchase all the crude oil for its refinery, since its Trinidad production is small and not suitable for its refining needs.

The combination of lower crude oil costs, reduction in operation and marketing expenses, and lower administrative and other charges permitted a gain in McColl-Frontenac's profits to approximately 65 cents per share in the 8 months ended September 30, 1939, and the outlook for demand and prices over the near term is favorable. A satisfactory gain in earnings over the 38 cents per common share of 1938 is assured for the 1939 fiscal year, which ended January 31, 1940. Still, early resumption of the common dividend is not expected. In short, I would say that the common stock of McColl-Frontenac had some appreciation possibilities, but that they were distinctly limited, and not such as to warrant its retention.

AUNOR

Editor, Gold & Dross:

For some months I have been studying Aunor very closely, but before buying I would be obliged to you for your opinion, mine-wise and on the financial set-up. It seems to me that Aunor has to pay out considerable sums of money each month for ten years, which would have a bad effect on profits.

—J. F. H., Bridge River, B.C.

So far ore developments have been quite satisfactory at Aunor Gold Mines, which is controlled by Noranda, but a great deal of work is yet necessary to ascertain just how large a mine it will be. While there has been no official figure as to ore tonnage, it is estimated that roughly 140,000 tons have been developed between the 625 and 1,000-foot levels, plus an additional 170,000 tons indicated by diamond drilling, and the grade is expected to run better than \$10.50 per ton, with gold at \$35. Ore lengths of close to 2,000 feet in possible vein zones have been indicated in diamond drilling on the 1,000-foot level, in addition to ore already developed in drifting, which some months ago totalled 1,845 feet. The 300-ton mill



F. GORDON OSLER, president of Canada Permanent Mortgage Corporation, who presented the annual report to shareholders at the annual general meeting in Toronto on January 30. The text of Mr. Osler's presidential address, in which he surveyed the course of Canadian business with special reference to the country's remarkable economic development since 1914, appears on page 4 of this issue.

Photo by "Who's Who in Canada".

commenced tuning-up operations about the middle of January and provision has been made for doubling the present plant capacity when warranted.

While details of the financial position have not been made public, some \$600,000 was placed in the treasury from sale of shares which was considered sufficient to prepare the mine and bring the property into production. Capitalization is 2,000,000 shares all of which are issued. I would not consider the payments to which you refer onerous, and it would seem reasonable to anticipate dividends in 1941. A balance of \$37,500 is payable June 1, 1940 on two claims and to exercise the option on another claim a balance of \$290,000 is spread over 10 years in small monthly payments. If the options are exercised, as it is assumed they will be, a royalty of 10 per cent on net profits will be payable on ore removed from six of the claims.

CANADIAN BREWERIES

Editor, Gold & Dross:

I have been watching the preferred stock of Canadian Breweries for some time and have been wondering if it wouldn't be a fairly good speculative buy. Is this what you would term a "business man's investment?"

—C. S. N., Kingston, Ont.

Yes, I think that you might regard the \$3 preferred stock of Canadian Breweries, Limited, as a business man's investment. The stock is selling currently at 25 1/2 to yield 7.7 per cent.

Prices for brewers' raw materials, chiefly malt and hops, have risen slightly since the outbreak of war. However, I understand that many companies had contracted for a large part, or all, of their requirements for the 1939-1940 crop season before the rise in prices, and so no material advance in brewers' costs is indicated for the next 8 or 10 months. In the case of draught beer, the possible cost additions may be partly or fully passed on to the consumer. Unless distribution costs are increased by higher wages, therefore, any reduction in profit margins over the intermediate term will be small. And there should be accelerated demand occasioned by increased purchasing power.

In the year ended October 31, 1939, income was \$519,288, equal to \$3.18 per preferred share, as compared with a net of \$436,107 and per share earnings of \$2.87 in the previous fiscal year. Preferred earnings in 1937 were \$2.59 per preferred share, as compared with 58 cents in 1936 and \$1.02 in 1935. With the payment of 50 cents per share on the preferred stock on January 2, 1940, arrears on the issue amounted to \$6.50 per share.

WOOD CADILLAC

Editor, Gold & Dross:

Please tell me how you regard the outlook for Wood Cadillac.

—L. J. W., Westmount, Que.

The new 225-ton milling plant commenced operating at Wood Cadillac Mines early in December at 150 tons daily and will be gradually stepped up to capacity. While I have seen no positive ore estimate, it is expected the various shoots exposed on three levels will yield 150,000 tons, grading about \$10, above the 500-foot horizon. I consider the shares as speculative but there is still a length of about 1,800 feet on the Cadillac break yet to be explored.

Mill Builders Limited, advanced \$225,000 to erect the mill and prepare the mine for production. This repayable at a minimum monthly rate of \$6,000, starting two months after production and in addition they are to receive 301,700 shares of stock.

WAITE AMULET

Editor, Gold & Dross:

I have some Waite Amulet bought at \$4.40. Do you think the shares are worth holding?

—F. C. H., Bonnington, B.C.

With prospects favorable for substantial earnings this year for Waite Amulet Mines, the shares, in my opinion, are worth retaining. The new 1,000-ton mill is now treating 700 tons daily and will be stepped up to capacity as soon as the lower "A" orebody is available for production. It is unofficially estimated that treating 1,000 tons a day the profits will be between 40 and 50 cents a share, and there is the possibility that dividends can be commenced in 1940.

Ore reserves are large, the lower "A" body alone being estimated to contain over 3,000,000 tons. Output of about 30,000,000 pounds of copper is expected this year, and the war agreement provides that 23,800,000 pounds will be sold to the British Government in approximately 12 months, with the balance likely bringing a higher price than the British figure. The company has no immediate plans for production of zinc pending more attractive prices.

TRENDS IN THE FIELD OF INVESTMENT

Facilities for studying the frequent changes in the field of investment and the status of securities are available to this organization through its branches. These facilities are at the disposal of our clients at any of our offices.

A. E. AMES & CO.

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CANADIAN SECURITIES

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ESTABLISHED 1901
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NEW YORK
LONDON,
ENGLAND

ANGLO-CANADIAN

Editor, Gold & Dross:

Can you tell me if you think the shares of the Anglo-Canadian Oil Company have any attraction at present prices? Is this company paying dividends?

—B. A., Calgary, Alta.

I would say that, for this type of investment, the stock of Anglo-Canadian Oil Company, Limited, has above-average appeal.

As you probably know, Anglo-Canadian was formerly a promoting, developing and trading company, owning stocks in a number of associated companies, which together comprise one of the largest independent oil-producing groups in Turner Valley, and for each well of which it receives an administration fee of up to \$250 per

month. Early in 1938 the company became an operating company when it leased the refinery of Central Refiners, Ltd., at Brandon, Man., for a period of 30 years in order to provide an outlet for the group's production. The lease provides for an annual rental of \$3,500, after which the company and lessor share equally in all profits.

Anglo-Canadian has under lease or option 5,441 acres in Turner Valley, 6,271 acres in Mill Creek Structure, 6,208 acres in Stevedore Structure and 5,239 acres in Aldersyde Structure. Its associated companies own 720 acres in South Turner Valley, and 500 acres in Mill Creek Structure and have an aggregate of 11 producing oil wells, all but one of which have been completed since July 1, 1937. Drilling Contractors, Ltd., a wholly-owned subsidiary, owns and operates 7 drilling rigs, capable of drilling 14 wells yearly.

Total output of Anglo-Canadian and associated companies in the full 1939 year amounted to 1,150,091 barrels, valued at \$1,392,925. Net income in the year ended January 31, 1939, was \$271,863, equal to 14 cents per share. According to an official statement recently issued, the company is expected to show improved revenues in 1940. The company's refinery at Brandon is reported to have been operating at full efficiency during the last half of 1939, with a considerable increase in earnings for the period. The company has never paid any dividends.

BROULAN, SULLIVAN

Editor, Gold & Dross:

I would appreciate your letting me know which of the two following stocks you would consider it advisable to hold. I have some Broulan but have been advised rather strongly to switch to Sullivan.

—A. W., Valleyfield, Que.

Both the stocks you mention offer attraction for a hold. Only a limited area has been developed at Broulan and the ore position is sufficient at the present rate for about four years.

(Continued on Next Page)

BUSINESS AND MARKET FORECAST

BY HARUSPEX

The long-term or year-to-year direction of stock prices has been upward since March 31, 1938. From the standpoint of the short-term or month-to-month movement, the market, having effected, over the last quarter of 1939, a normal technical correction of the sharp advance in September 1939, is now undergoing a test as to whether resumption of the main trend is in order or if further price correction will be witnessed.

STOCK MARKET TREND

At recent January lows of 30.15, the Dow-Jones rail average refused to penetrate other than fractionally its previous support point of December 27. This average thus refused to confirm the recent weakness in the industrial average, which decisively penetrated, on January 15, its previous support point of November 30.

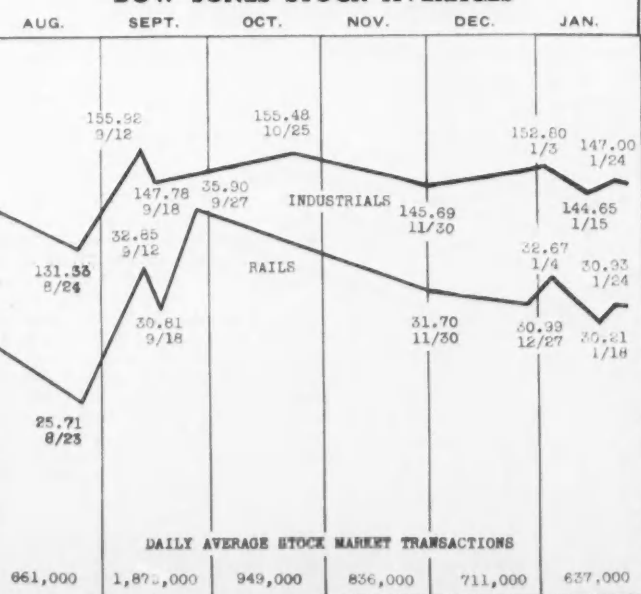
The averages, jointly considered, have thus formed a double bottom and if they can now move decisively above January 3 and 4 tops Industrials 152.80, Rails 32.67, they will have indicated a resumption of the main upward trend and a substantial advance would be implied. Decisive penetrations would be signalled by closes in both averages at or above 33.68 and 153.81.

WATCH THE RAILS

In their slow decline since mid-September, the two averages have held within limits recognized, under Dow's theory, as a normal technical correction of the September, 1939, war advance, these limits constituting a 1% to 2% cancellation of the main move, or 32.29 on the rails, 146/140 on the industrials. Should both averages at this juncture fail to develop strength, carrying the rails, on closing prices, to or above 31.16, and should the rail average then sell at 29.80, it will have decisively penetrated its critical support point of September 18, thereby confirming previous weakness of a similar nature in the industrials.

In such event, a technical correction of the move from April to September would be called for, with normal downside limits of 143/134 on the industrials. This would constitute an intermediate correction in a major upward swing, the last such correction having been witnessed from November 1938 to April 1939 when the March to November, 1938, advance was corrected.

DOW JONES STOCK AVERAGES



HEAD OFFICE:



TORONTO, CANADA

PILOT INSURANCE COMPANY

(Incorporated under the laws of the Province of Ontario)

BALANCE SHEET—December 31st, 1939

ASSETS

| | |
|---|--------------|
| Bonds and Debentures at amortized book value | \$654,498.05 |
| Cash on hand and in bank | 109,612.48 |
| Agents' Balances and Premiums uncollected (net) | 73,291.40 |
| Interest due and accrued | 5,617.29 |
| Due from Reinsurance Companies | 1,510.21 |
| Mortgage | \$2,800.00 |
| Accrued Interest and Charges thereon | 234.51 |
| | 3,034.51 |
| | \$841,563.94 |

LIABILITIES

| | |
|---|----------------|
| Provision for Unpaid Claims | \$114,621.81 |
| Reserve for Unearned Premiums at 80% | 231,662.49 |
| Expenses due and accrued | 2,671.23 |
| Reserve for Taxes | 19,952.09 |
| Agents' Credit Balances (net) | 464.39 |
| Reinsurance Premiums due and unpaid | 6,236.84 |
| Capital Stock— | |
| Authorized, 20,000 shares of \$100.00 par value | \$2,000,000.00 |
| Subscribed, 10,224 shares | \$1,022,400.00 |
| Amount paid thereon | \$ 270,023.00 |
| Surplus | 195,732.09 |
| | \$841,563.94 |

NORMAN G. DUFFETT
Vice-President and General Manager.
To the Shareholders,
Pilot Insurance Company,
Toronto.

We have audited the accounts of your Company for the year ending December 31, 1939 and certify that our requirements as Auditors have been complied with.
The annexed Balance Sheet, is, in our opinion, properly drawn up so as to exhibit a true and correct view of the state of your Company's affairs at December 31, 1939, and as shown by its books.
January 15, 1940.

EDWARDS, MORGAN & CO.
Chartered Accountants.

GENTLEMEN

Bilton Bros., long famous for quality tailoring, have decided to offer their regular \$75.00 suits, made of the finest imported woollens in the firm's own work rooms at:

• \$55 •

This offer will be good FOR ONE WEEK ONLY

Business men, not familiar with Bilton Bros.' exceptional quality and workmanship, should take this opportunity of placing first orders. The reduced price will also be applicable for the period to regular customers. Out-of-town fittings arranged.

Bilton Bros.

Established 1885

Merchant Tailors and Shirtmakers—Specialists in Military and R.C.A.F. uniforms.

94 King Street West
Toronto E1. 1911

Dividend Notices

BANK OF MONTREAL

Established 1817

DIVIDEND NO. 307

NOTICE is hereby given that a DIVIDEND OF TWO DOLLARS per share upon the paid up Capital Stock of this Institution has been declared for the current quarter, payable on and after FRIDAY, the FIRST day of MARCH next, to Shareholders of record at close of business on 31st January, 1940.

By Order of the Board

JACKSON DODDS G. W. SPINNEY
General Manager General Manager
Montreal, 19th January, 1940.

The Royal Bank of Canada

DIVIDEND NO. 210

NOTICE is hereby given that a dividend of two per cent. (being at the rate of eight per cent. per annum) upon the paid-up capital stock of this bank has been declared for the current quarter and will be payable at the bank and its branches on and after Friday, the first day of March next, to shareholders of record at the close of business on the 31st day of January, 1940.

By order of the Board.

S. G. DOBSON.
General Manager.
Montreal, Que., January 16, 1940.

LOBLAW GROCETERIAS CO. LIMITED

NOTICE is hereby given that quarterly dividends of 25 cents per share on the Class "A" shares and 25 cents per share on the Class "B" shares of the Company have been declared for the quarter ending February 29th, 1940, payable on the first day of March, 1940, to shareholders of record at the close of business on the 10th day of February, 1940. The transfer books will not be closed. Payment will be made in Canadian funds.

By Order of the Board.

JUSTIN M. CORK.
Secretary.
Toronto, January 24th, 1940.

The Montreal Cottons

LIMITED

NOTICE IS HEREBY GIVEN THAT THE SIXTY-SEVENTH ANNUAL GENERAL MEETING of the Shareholders of The Montreal Cottons Limited, will be held in the office of the Company, 710 Victoria Square, Montreal, on Monday, the 19th day of February, nineteen hundred and forty, at the hour of 12.15 O'clock P.M. for the purpose of receiving the Annual Report, electing a Board of Directors for the ensuing year, appointing auditors, and to transact such further business as may come before the meeting.

By Order of the Board.

CHAS. GURNHAM,
Secretary-Treasurer.
Valleyfield, January 29th, 1940.

NORANDA MINES, LIMITED

DIVIDEND NOTICE

Notice is hereby given that an interim dividend of \$1.00 per share, payable in Canadian funds, has been declared by the Directors of Noranda Mines, Limited, payable March 15th, 1940, to shareholders of record at the close of business February 20th, 1940.

By order of the Board.

J. R. BRADFIELD,
Secretary.
Toronto, January 26th, 1940.

GOLD & DROSS

(Continued from Page 12)

with prospects favorable for opening more. It is possible the company will shortly proceed with construction of its own mill to replace the leased plant of Mace Gold Mines, and the saving, it is estimated, should pay cost of the new mill in about three years time.

Sullivan is already paying a dividend, having disbursed seven cents a share last year and the outlook is for higher earnings in 1940. Depth development results have been excellent with ore reserves sharply increased. The rate of production was enlarged in 1939 and in the quarter ending September 30, estimated profit amounted to \$135,861 compared with \$121,185 in the preceding quarter and \$85,115 in the corresponding period of 1938.

MERSEY PAPER

Editor, Gold & Dross:

I would very much appreciate your opinion of Mersey Paper 5 per cent first mortgage bonds which mature June 1, 1957. I purchased these bonds at par in 1937. Will you tell me how this company has progressed and would you advise me to hold?

—L. D. K., Edmonton, Alta.

I think you can regard your Mersey Paper Company Limited 5 per cent first mortgage bonds as reasonably attractive holds for the income they afford. The bonds, which are quoted currently at 97½-99½, are yielding approximately 5.1 per cent, and have limited appreciation possibilities.

As you probably know, Mersey Paper Company, Limited, owns and operates a newsprint manufacturing plant at Brooklyn and Liverpool Harbour, N.S., having an initial capacity of 100,000 tons of finished newsprint per annum. The company has a contract, in conjunction with 7 other firms, to supply for a period of 7 years from January 1, 1939, about 75 per cent of the newsprint requirements of Australia and New Zealand, less the tonnage of a Tasmanian mill which might get into production sometime in 1942. Total consumption of these provinces is about 200,000 tons per year.

Mersey Paper has always earned its interest requirements, although since 1932 it has done so with nothing to spare. Earnings on the \$6.50 preferred stock from 1932 to 1938, inclusive, were "Nil." The brighter outlook for newsprint manufacturers should benefit the company materially.

CANADIAN VICKERS

Editor, Gold & Dross:

I would be very grateful to you if you could and would give me some information about Canadian Vickers. My mother was persuaded to buy a good many shares of this stock and while she may have received one dividend, since her death seven years ago there have been no dividends and the stock is selling very low. Each year I receive a letter asking for proxy votes and not always an auditor's statement that requires a chartered accountant to get anything out of it. What is wrong? There are surely enough airplanes which I believe is their long suit. Any information will be greatly appreciated.

—N. I. L., Winnipeg, Man.

I think that, as a result of the war, the outlook for Canadian Vickers Limited is improving.

Some time ago it became apparent that the company would have to undergo a thorough house cleaning and reorganization. The prime reason for the reorganization was that additional working capital was necessary if the company was to maintain its competitive position, increase its working capital and extend its aircraft manufacturing facilities. According to official statements, the trend of earnings of the company and of Montreal Dry Docks, Ltd., subsidiary, and the situation with respect to sinking fund arrears and unpaid preferred dividends made the securing of additional working capital difficult.

Now I understand that any reorganization of Canadian Vickers has been held up for some time by the fact that the names of the majority of the bondholders are unknown; hence a meeting of bondholders which would result in a quorum has been found impossible to arrange, and a deter-



HON. WILFRID GAGNON, Montreal industrialist, who has been elected to the board of directors of the Sherwin-Williams Company of Canada, Limited. In 1936 Mr. Gagnon was Minister of Trade and Commerce in the government of Premier Godbout.

—Photo by "Who's Who in Canada".

mined effort is now being made to get in touch with bondholders whose names have not been registered. Any plan now under consideration seems to involve the probability of a prior lien bond on the property.

Because of large continuous orders for airplanes expected for the air training plan in Canada and for shipment to the British government—under Canadian Associated Aircraft—the company needs additional working capital; not only for increased inventory but for enlargement of the present plant and for additional equipment. In respect to loans for raw materials, it is expected that the banks would deal leniently with the company, for such loans would be protected under the Bank Act.

Another bright spot in Canadian Vickers' outlook is that, within a month or so, it is expected that orders of a substantial character will be ready for distribution among a number of Canadian shipbuilding yards for trawlers and anti-submarine craft. The cost of the former may run from \$500,000 to \$800,000 for each craft. Since Canadian Vickers is the largest concern in Canada equipped to handle this type of work, it is to be expected that the company will receive its full quota of such orders available.

Mines

BY J. A. McRAE

SHARP increases in the amount of currency in circulation throughout the world, and more particularly in Europe, are believed by students and observers to indicate that the cost of war will lead the way to ultimate depreciation of the currencies more seriously involved. In that event, gold will again advance in price. With this thought in mind, inquiries from investors suggest an unusual amount of thought is being directed toward ways and means of taking refuge from the indicated inflation. It has been pointed out by way of illustration that should Canadian currency depreciate to as much as 20 per cent, in terms of American dollars, that movement in itself would place Canadian gold producers in line for sale of gold at 42 Canadian dollars per ounce. It is for that reason that shares in the leading gold producing mines are attracting special interest.

Falconbridge Nickel Mines is paying dividends of 30 cents per share annually, calling for disbursement of approximately \$1,000,000 a year. Recently the company has been making profits at a rate of about double that amount. As a result, the surplus of \$3,500,000 in cash already established is being augmented at an important rate. This means that should the trend of war compel the company to erect a nickel refinery in Canada, the finances for such construction are already adequate. There is a belief, however, that such construction will prove to be unnecessary, although in any event the shareholders of the company appear to have no cause for any great amount of uneasiness.

Thompson-Lundmark Gold Mines is meeting with good results in drifting operations at the 300 ft. level of the Fraser vein. The ore is running \$32 to the ton across two feet in width over the first 100 ft. in length of drift, and a grade of around \$20 is believed to be indicated across drift widths.

McKenzie Red Lake produced \$1,112,000 during 1939. Operating costs were \$480,000 according to preliminary estimates. Operating profits were over 21 cents per share before allowing for taxes and depreciation.

Pickle Crow Gold Mines produced \$873,337 during the last quarter of

1939, bringing the total for the year to \$2,902,150. Net profits for the year were in the neighborhood of 50 cents per share, according to preliminary data available.

Macassa Gold Mines produced \$2,324,225 during 1939 compared with \$1,769,951 in 1938. Net profits, after allowing for taxes and all write-offs, are at a current rate of over 40 cents per share annually.

Lake Shore is already levelling out its average grade of ore in adjustment with general mine conditions. As a result of this, the indications are that net profits will take care of dividends at the rate of \$3 per share annually.

Dome Mines had an income of \$7,752,740 during 1939. Operating profit, after allowing for taxes, but before taking care of write-offs, were \$4,109,911 or \$2.05 per share.

Stocks of copper on hand in the United States appear to have declined sharply during recent months, with a total now much below the estimated 316,000 tons at the middle of 1939.

McIntyre-Porcupine Mines realized net profits of \$2,684,420 during the nine months ended Dec. 31st, or \$3.36 per share. This compared with \$3.51 in the last nine months of the preceding year.

Iron ore shipments down the Great Lakes during 1939 amounted to 44,800,000 tons, for an increase of 133 per cent. over the preceding year.

Siscoe Gold Mines produced \$1,953,900 in 1939, and the net profits are estimated at nearly 14 cents per share. This compared with an output of \$2,330,582 in 1938 when a profit of 19 cents per share was realized.

Mines in the province of Ontario produced \$10,267,493 in gold during December. This was the highest record in the history of the province, comparing with an output of \$10,003,258 in October which was the former record.

Ontario's output of gold in 1938 was \$99,000,000. In 1939 this rose to an estimated \$109,000,000. The indications are that 1940 will see production rise to \$120,000,000.

When the Government Goes to the People

(Continued from Page 11)

become a mere yes-man, or just a sounding board through which the government can broadcast its policies to the nation, then self-government is finished. We in Canada might retain all the mechanism of democracy, but become just as much the victims of dictatorship as are the people of Germany and Russia.

The facts are that, beyond the aforementioned declaration of war and the approval of some extra appropriations and taxes, the special session of Parliament last autumn did practically nothing. The decisions on all other vital points have been made by the cabinet and its advisers, and have been put into force by orders in council or else by mere regulations of the various departments, boards or commissions.

In Britain, on the other hand, Parliament has been in almost continuous session, debating the points of public policy, and undoubtedly having a hand in decisions and in changes in the personnel of administration. We may not go as far in Canada, in view of the way our people are scattered over a wide territory, but we will be far safer to have a more intimate degree of parliamentary control, than to rely on purely administrative decisions.

Parliamentary Control

Unfortunately there is a disposition, among the new bureaucracy at Ottawa, to view Parliament as a necessary evil, rather than as the real seat of authority. Almost every day decisions are being made as to the best means of organizing the nation's resources and effort in the war. The stumbling block very often is, how can the minister of the department justify the step in case of possible criticism in Parliament? This inevitably leads the administrative heads to view the elected representatives of the people as just so many uninformed and unprincipled demagogues standing in the way of national efficiency.

But it is still a fundamental principle of our life and liberty, that we dare not undertake any greater national effort than can be encompassed by the combined mentality of our commoners and our senators. If we ever permit the nation's business to exceed that, then we surrender for all time the liberties and the responsibilities which have been gained through generations of struggle.

Let us therefore persist in this hope—that throughout the turmoil of the election and the parliamentary business which follows, we can hold to a sane and safe view of the tasks which lie before us, and cling firmly to the control of our affairs by the men whom we elect. In short, we are quite ready and willing to engage in the war and in other public business, and to pay for it, provided that the men whom we elect are the ones who are in authority over us.

Dominant— On Canada's Inland Trade Route

Canada Steamship Lines, Limited, the world's largest inland shipping company, is playing an increasingly important part in Canada's expanding trade.

Earnings of the Company for the year ended December 31st, 1939 have recorded a satisfactory increase over 1938, according to advance reports.

Canada Steamship Lines, Limited

5% First Mortgage Bonds

Due January 2nd, 1957

Price: 95.50 and interest, to yield 5.40%

Mail and telephone enquiries receive prompt attention.

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Toronto
Telephone EL 4321

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Limited



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THE
ROYAL TRUST
COMPANY

3906

ESTATES BUSINESS INCREASED

Increases in the total value of estates under administration, in the balance carried forward in profit and loss account and in the proportion of quick liquid assets to total savings payable on demand, were the main features of this company's annual report. Reserves have been increased and the balance sheet indicates continued improvement.

A copy of the annual report will be mailed on request.



MONTREAL • OTTAWA • TORONTO

Inquiries invited regarding Canadian Industrial and Mining Investments. We specialize in the Dividend Paying Gold Mines and in new gold mining properties under present active and encouraging development.

A. E. OSLER & COMPANY

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Osler Bldg., 11 Jordan St. Phone Adelaide 2431

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Incorporated by Royal Charter, 1727. 249 Branches throughout Scotland. HEAD OFFICE—EDINBURGH

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8, WEST SMITHFIELD, E.C.1.
49, CHANCERY CROSS, S.W.1.
London: West End—64, NEW BOND STREET, W.1.
BURLINGTON GARDENS, W.1.

TOTAL ASSETS £85,891,644

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EDUCATION



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CONCERNING INSURANCE

Prompt Settlement of Claims

BY GEORGE GILBERT

Insurance companies, so far as the public is concerned, are in business for the purpose of paying claims. They accept people's money, and this money, less the amount required for expenses and a reasonable profit, is to be paid out again at the proper time to those entitled to receive it in accordance with the terms of their policy contracts.

It is therefore regarded as their bounden duty to see that every just claim is paid promptly and in full, while resisting payment of every fraudulent claim, as payment of fraudulent claims increases the cost of insurance. There is no greater builder of goodwill for any insurance institution than a well-founded reputation for fair and liberal dealing with those who are making claims as well as with those who are making premium payments.

GOODWILL has been defined as "the disposition of the pleased customer to return to the place where he has been well treated," and there is no better builder of goodwill for an insurance company than a well-earned reputation for prompt and fair claim settlements. In fact, no company can expect to be permanently successful in the business which has a reputation for persistently contesting claims or delaying their payment. On the other hand, it is also true that no company could long endure if it allowed itself to be held up and robbed by dishonest claimants.

Thus it may be said that upon the prompt, equitable, fair and even liberal settlement of valid claims under its policies depends the growth and development of a company from the underwriting standpoint, while from the financial standpoint it is the duty of the company to resist payment of fraudulent claims, as payment of fraudulent claims increases the cost of insurance to the honest policyholders.

There is, of course, a middle ground of compromise of claims in certain lines of insurance, such as accident and sickness, where there is an honest difference of opinion as to the extent of liability or where fraudulent intent is impossible of proof, and this is where the services of a diplomatic and tactful adjuster are required. That is why company managers are selecting claims men who have pleasing personalities as well as a knowledge of the business, because it is recognized that creating and maintaining public goodwill, or "good public relations," is a major task confronting the insurance business today.

Premium Basis

Premiums charged for insurance are based upon the amount needed to pay the claims which experience has demonstrated are likely to arise under the risks assumed, plus the amount required to cover the cost of securing and caring for the business and for a margin of profit to those who have invested the necessary capital, where there is capital stock, and have taken the chances of the enterprise.

While every insurance company is forced to practice economy these days, it is the falsest kind of economy to try and save by paring down or hold-

ing back payment of valid claims, just as it is for a company to try and win favor by making compromise settlements of claims that are known to be questionable.

It has been said before that an insurance company is only as good as the claims department at head office that is back of the agent in the field. Goodwill in the insurance business is difficult to build, but easy to destroy, and it is vital to the success of those who sell insurance that the companies they represent pay their claims promptly and in full.

Those who handle claims for insurance companies should not overlook the fact that the policyholder is entitled to full protection and fair dealing as a matter of right, and is also entitled to the benefit of any doubt. It is only by following such a course that public confidence can be broadened not only in individual companies but in the institution of insurance itself.

Most Claimants Honest

As the great majority of claimants are honest, companies should think twice before assuming a resistive attitude. This does not apply to those with claims which on their face are clearly without merit, but to those regarding which there may be honest differences of opinion. Policyholders may be mistaken as to their rights or as to the extent of the coverage under their contracts, but they must be patiently handled and the situation carefully explained, so that their goodwill will not be needlessly sacrificed.

It is not to be denied that in the case of most companies at the present time claims of a routine type are paid promptly and without friction. It was not so in the early days, when policies were so cluttered up with conditions and restrictions that almost every claim was subject to question on some ground or other. No claim was paid until sixty or ninety days after receipt of "satisfactory proofs of loss," and in numerous instances settlements were delayed for many months and sometimes for years.

Those reprehensible practices have almost entirely disappeared, and the custom of contesting claims on technicalities has largely gone by the board. As a rule, claims are now paid by all reputable companies as soon as the necessary proofs of loss are completed.

Instead of going into every detail of a claim in order to discover some way in which the company can avoid liability, or at least effect a compromise settlement, the practice of high-grade companies in every branch of insurance is to deal fairly with every claimant and to fulfill their obligations one hundred per cent. In consequence, they are trusted by their policyholders, as they realize that square dealing is not only expected but is required.

Necessary Precautions

Of course, certain investigations must be made in connection with all claims in order to protect the funds of the companies against the machinations of dishonest claimants, because the cleverness of some people in manufacturing ostensible claims has been well-demonstrated in recent years, as witness the numerous exposures of arson rings and fake accident conspiracies, often involving lawyers, doctors, adjusters, subordinate insurance officials and agents, thus showing the need of taking every precaution to prevent the payment of fraudulent claims, which, if unchecked, would cause a serious drain on the resources of the companies, and add to the cost of insurance to the public.

But the necessity of safeguarding against payment of fraudulent claims does not justify the attitude that all claims are presumably fraudulent or exaggerated, and that settlement of them should be made on the basis of compromise if they have to be paid at all. Competent claim men—and no others should be employed—can usually distinguish without difficulty between the honest and dishonest claimant, and should be as anxious to pay just claims as to resist unjust ones.

Although it may be a human trait to exaggerate claims at times, that is no reason for assuming that all claims are exaggerated and that all should be subject to a horizontal cut before effecting a settlement. If the public get the impression that it is necessary to add a margin to their claims as a loading to come and go on in order to obtain what they are entitled to, it will be a serious thing for the insurance business.



ALEX. FASKEN, K.C., president of the Excelsior Life Insurance Company, whose report for 1939 shows that the insurance in force increased during the year to \$113,126,478; that the total income was \$4,114,834, the highest in the company's history; that the assets now total \$23,683,987; and that the payments to policyholders amounted to \$2,049,434, over 77% of which was paid to living policyholders.

Inquiries

Editor, Concerning Insurance:

I understand that damages for loss of expectation of life are not allowed the estate of the deceased in Ontario under a new law passed some time ago. Can you tell me when this law was passed, how it is worded, and what brought about its enactment?

—W.E.R. Regina, Sask.

Effective June 7th, 1938 (60 days after date of Royal Assent April 8th, 1938) by chapter 44 of the 1938 Ontario Statutes, subsection 1 of section 37 of The Trustee Act was amended by adding at the end thereof the words "provided that if death results from such injuries no damages shall be allowed for the death or for the loss of the expectation of life, but this proviso shall not be in derogation of any rights conferred by The Fatal Accidents Act, so that the said subsection shall now read as follows:—

"Except in cases of libel and slander, the executor or administrator of any deceased person may maintain an action for all torts or injuries to the person or to the property of the deceased in the same manner and with the same rights and remedies as the deceased would, if living, have been entitled to do, and the damages when recovered shall form part of the personal estate of the deceased; provided that if death results from such injuries no damages shall be allowed for the death or for the loss of the expectation of life, but this proviso shall not be in derogation of any rights conferred by The Fatal Accidents Act."

In the official explanatory note with respect to this amendment it was stated that "this amendment provides that no damages for the death or loss of expectation of life of a deceased person shall be recovered for his estate." The amending legislation was introduced as a direct result of the judgment of the House of Lords in England in the case of Rose vs. Ford reported in the 1937 appeal cases 826.

Editor, Concerning Insurance:

At age 25 I purchased a life insurance policy for \$5,000, known as a 20 Pay, Endowment at 65 policy. This policy will give me, leaving dividends to accumulate, an endowment of approximately \$8,000.

For the same premium, I can obtain \$10,000 ordinary life insurance which will give me at age 65 approximately \$10,000 cash. The premiums, of course, will last from age 25 to 65.

Would you advise my changing to a protection policy or allow my insurance to remain as it now stands?

—M. B. W., Noranda, Que.

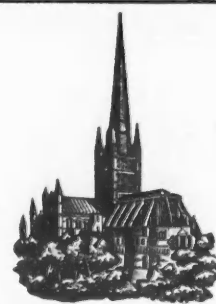
It would be advisable to retain your present policy in force and not change to another policy. If you require additional protection for dependents, take out another policy for the extra amount needed, but do not make any change in the old policy, as it would mean a loss to you.

Editor, Concerning Insurance:

Can you inform me as to the amount of new business transacted in a year by the government life insurance department in New Zealand, the total business in force, the total assets, and the ratio of expenses to total income or to premium income?

—G. H. A., Vancouver, B.C.

In 1938, the latest year for which official figures are available, the new business of the New Zealand government life insurance department amounted to £3,436,406, under 9,275 policies, the premiums thereon being £70,506 per annum. In addition, 56 annuities were granted, the purchase money £22,909. The total business in force at the end of the year was £28,184,780, to which reversionary bonuses of £3,463,359 have been added. The total assets were £11,055,165. The ratio of expenses to total income in 1938 was 9.73 per cent, while the ratio of expenses to premium income was 15.18 per cent.



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Premium Income increased to - - - **1,933,888.11**

Assets increased to - - - - - **15,008,323.99**

Free surplus and reserves increased by \$217,390.23 to - - - - - **997,314.04**
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of a
SUCCESSFUL
YEAR

TOTAL INCOME
DURING 1939
\$4,114,833.95
—highest in company's history.

ASSETS NOW TOTAL
\$23,683,986.57
for security of policyholders

PAID TO POLICYHOLDERS
DURING 1939
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| 1911 CONSOLIDATED FIRE & CASUALTY INS. CO. | 836,437. |
| 1910 MERCHANTS FIRE ASSURANCE CORP. | 17,070,980. |
| 1851 PACIFIC FIRE INSURANCE COMPANY | 7,912,269. |
| 1918 BANKERS & SHIPPERS INSURANCE CO. | 6,917,632. |
| 1910 JERSEY INSURANCE COMPANY | 4,415,013. |
| 1865 MILLERS NATIONAL INSURANCE CO. | 6,684,478. |
| 1873 LUMBERMEN'S FIRE INSURANCE COMPANY | 4,969,546. |
| 1835 STANSTEAD & SHERBROOKE FIRE INS. CO. | 1,334,528. |
| 1911 AMERICAN AUTOMOBILE INSURANCE CO. | 22,753,338. |

Toronto General Agents

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|---------------------------------------|-------------|
| 1839 GORE DISTRICT FIRE INSURANCE CO. | 2,508,229. |
| 1865 PERTH FIRE INSURANCE COMPANY | 1,789,654. |
| 1905 PROVINCIAL INSURANCE COMPANY | 12,026,729. |

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Oil and Oil Men in Western Canada

BY T. E. KEYES

AS THIS is written operators and the oil industry generally are for the moment forgetting about field operations and turning their attention to studying the recommendations of J. J. Frawley, K.C., to the McGillivray Royal Commission. Mr. Frawley is Deputy Attorney-General of Alberta, and in the past has often appeared before Railway Commissions, Tariff Boards and major oil companies etc. requesting (or possibly demanding would be a better word) lower freight rates, increased marketing areas, higher crude oil prices, removal of discriminations etc.

In those days he was regarded as a second Portia by the oil industry. However times have changed and the former Portia to the industry has suddenly turned into a Tarzan fighting the battles of the poor lowly consumer. In his final submission to the commission, Mr. Frawley suggested that a new or permanent Board be set up, to regulate all phases of the industry. This board would take over the powers of the present conservation Board, and various other government departments, which now have certain regulatory powers over the industry.

Briefly, the proposed Board would have complete powers in Alberta over the drilling and producing of wells, and the marketing and refining of petroleum products. At present, all refineries and all distributing systems both wholesale and retail, must be licensed, and these powers would be taken over by the new Board. Other proposed powers to be granted it would be the setting of pipeline rates and the fixing of prices of products.

While Mr. Frawley's recommendations may not even be seriously considered by either the Commission or the government, the Alberta Petroleum Association (in language familiar to Calgarians), view it with alarm, and called a special meeting of everyone interested in the industry, for early this week, to discuss this whole matter so that it may be clearly understood by all concerned. The general feeling in my opinion, of both major, and also many of the small producing companies is the less government interference the better.

The Home No. 4 well is still on test, and present indications are that it will be a good producer. In a fifteen hour test, with production coming from the lower lime horizon only, it produced

905 bbls. of oil in fifteen hours. The upper horizon, as this is written, has yet to be acidized or tested. In outside fields, the big news was the production test of the Franco-Battleviev No. 1 gas well, which had a measured flow of 76,350,000 cubic feet.

In the past, the Imperial Rogers well, located in Southern Alberta has often been referred to as the largest gas well in the British Empire with a flow of 40,000,000 cubic feet per day.

According to Alberta Conservation Board officials, the largest gas well in the Turner Valley field is Royalite No. 11, which after being closed in for 24 hours, on a 2/3 open flow test, has a measured flow of 19,000,000 cubic feet.

The Franco Co. has an agreement with the city of Saskatoon to supply that city with gas for 20 years. This agreement is subject to the approval of the Saskatchewan Government Board, and this board is holding a public hearing this week, when evidence of all interested parties can be submitted.

The Franco Vermillion well in the same general area had a measured flow of 4,180,000 cubic feet.

At various times I have discussed pipe lines and railway freight rates on Turner Valley Oil. I am taking the liberty of using in full a letter written to the press by W. J. Fulton of Calgary, a past president of Canadian Manufacturers' Association and a man of wide experience and well qualified to discuss this matter.

"In a letter to The Albertan published in the issue of February 23, 1937, I ventured an opinion on the then rising discussion as to the necessity of pipelines to serve wider oil markets.

"Based on a reliable statement that tens of thousands of miles of pipelines in the U.S. have been constructed to carry crude oil or gasoline which the railroads could have carried as cheaply if they had been allowed to make train load rates, I suggested that the pressure for solution of this transportation problem should be directed to the railway managements.

"A trial of the train load basis was instituted in the naming by the railways of a special rate Calgary to Re-

gina in August, 1937, for single shipments of oil in lots of 25 cars or more. This special rate was protested to the Board of Railway Commissioners and in a judgment of December 18, 1937, the tariff was ordered withdrawn on the ground that The Canada Railway Act did not recognize for rate making a quantity basis beyond the single carlot. Subsection 3 of section 317 substantially says that the toll for carlot rates may be less than for less than carlot shipments.

"This same condition applied in the United States by judgment of the Interstate Commerce Commission in 1918 has been accepted as the conclusive word on the subject. It is only within the last year that it has been questioned.

"Early in 1939 the Illinois Central and other railroads filed for approval, with the I.C.C., a tariff covering shipments of molasses from New Orleans to Peoria, in minimum quantities of 1800 tons, equal to 40 tank carloads, at a rate of 14 cents per 100 pounds, for this distance of 870 miles. This placed squarely before the regulating authority, the train lot movement.

"In a decision issued in December the I.C.C. reversed the long standing previous attitude and policy of that body, and approved the principle increasing however the rate from 14 cents to 15 cents.

"It designated the proposed rate as 'not a train load rate—it is rather a quantity or multiple car rate.' The effect however is the same, and a new principle in large scale single shipment rail freight movement is now established in the United States. In railway traffic circles it is already anticipated that an increased volume of rail traffic can now be developed.

"In Canada, this should have its effect on our own railway legislation. The endeavor has always been to have a parity of conditions with the United States and this decision gives a clear precedent for a widening of the Canada Railway Act definition to rectify the Board of Railway (now Transport) Commissioners' decision of December 1937. The present session of parliament could well include it in its actions.

"The bearing of all this on the local oil development program is quite direct.

"The movement of molasses from New Orleans to Peoria—incidentally Peoria is one of the great whisky distilling centres of the U.S.—is a tank car movement involving the return of the empties to the point of shipment. It is a recognition of large scale shipment movements, having their own economy of operation and therefore entitled to the benefit of the economy.

"This is on 'all fours' with the desired shipments of Alberta oil to the large refineries of Canada as regular and continuing customers. It re-opens an approach to the government and the railways on the subject."

Britain's Need Is To Co-ordinate Effort

(Continued from Page 11)

public has to be reduced by at least one-third for the duration of the war, it is surely time that some definite measures were undertaken to restrict consumption.

Mr. Keynes's much-discussed plan for compulsory saving has aroused a great deal of opposition, both from the trade unions, which regard it as an attack on the worker's standards of living, and from professional people and businessmen, who see in it an unpleasant similarity to the capital levy. Compulsory saving is not, indeed, the only way to restrict consumption. There are taxable resources still untapped. There are large reserves of savings to be made available to the government by Stock Exchange loans—these might well be the Treasury's first objective. But to oppose the Keynes plan on the ground that it will reduce living-standards, or temporarily deprive the wealthier classes of their capital, is surely an impossible attitude in wartime.

Mr. Keynes, retorting to his critics, says that the alternative to some such scheme is inflation. "It will just happen," he says. "It is nature's remedy, ebbing up like the tides, silently and imperceptibly and irresistibly."

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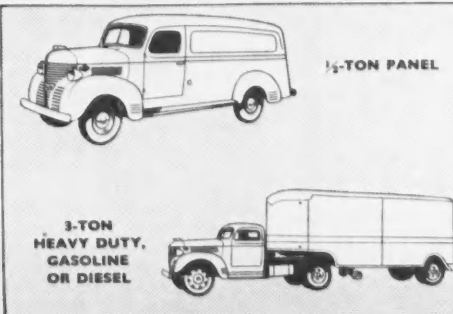
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Company Reports

HURON & ERIE

THE 76th annual statement of Huron & Erie Mortgage Corporation shows that total assets now amount to \$44,006,000, slightly higher than for a year ago.

Net profits, together with the balance brought forward from 1938, were \$446,963, comparing with \$441,554 reported for the previous year. Out of these profits four quarterly dividends at the rate of 4% per annum were paid to shareholders accounting for \$200,000. Taxes paid to the Dominion of Canada, Provinces of Canada and to municipalities (other than for municipal taxes on real estate) totalled \$44,215. Office premises in seven cities were written down by \$50,000. Internal reserves were further increased by \$50,000, and provision was made for a contribution of \$2,000 to the Canadian Red Cross Society. After caring for these disbursements there was a balance carried forward in profit and loss account of \$100,748 which is \$4,700 in excess of the amount carried forward at the beginning of 1939.

A review of the company's liabilities to the public reveals that savings deposits and investments in Huron & Erie currency debentures have increased by \$344,500, the total at the end of the year being \$34,906,000. Sterling debentures and debenture stock, are somewhat lower, the total being \$2,106,000 as against \$2,421,000. Altogether, the public has on deposit or invested with the Huron & Erie \$37,289,000.

Paid-in capital, reserve fund and undistributed profits stand at \$6,600,748.

Turning to the company's assets, it is observed that the customary strong liquid position is maintained. Bonds of Great Britain, Dominion of Canada and the provinces of Canada, and bonds guaranteed by the Dominion or the provinces amount to \$4,511,100. Other bonds are valued at \$11,800, and cash on hand and in banks

amounts to \$1,181,000. These liquid assets alone are equal to 61% of savings deposits.

Mortgages and agreements for sale are approximately \$680,000 lower than a year ago, and these holdings now amount to \$32,509,000. A reduction has been made in real estate held for sale including properties held under power of sale, the past year's figure being \$1,029,000.

CANADA PERMANENT

NET profit of \$584,341, or 8.34 per cent on paid-up capital, is reported for Canada Permanent Mortgage Corporation as compared with net profit of \$577,440 in 1938. This profit is after provision of \$100,000 written off premises each year. The company maintained dividends at 8 per cent and increased profit and loss surplus by \$23,341 to \$571,508.

Reduction in the amount of sterling debentures outstanding by \$1,220,127 to \$9,897,142 was nearly offset by increase in debentures payable in Canada which are up to \$27,679,567 from \$27,114,715 and in deposits which are up to \$18,094,160 from \$17,515,632. Total of liabilities to the public are, therefore, down only \$82,000 at \$56,585,823.

Assets total \$69,297,331 of which \$3,755,880 is in cash which is \$1,020,000 higher than at the end of 1938. Investment in Dominion and provincial bonds is up \$10,000 at \$2,457,266 while government guaranteed issues are down \$221,000 at \$2,674,127 and municipal bonds are down \$89,500 at \$835,485. Investment in mortgages, at \$52,471,513, show a drop of \$322,000 while real estate held for sale is up \$12,000 at \$1,261,384. Investment in stocks is down \$27,000 at \$1,860,130 and includes 98 per cent of stock of the Canada Permanent Trust Co.

The Canada Permanent Mortgage Corporation has paid-in capital of \$7,000,000 and a reserve fund of \$5,000,000.



R. G. MEECH, K.C., leading corporate counsel, who has joined the Loblaw Groceries Co., Limited, in the executive capacity of secretary and treasurer. Mr. Meech has been a partner for many years in the legal firm of Long and Daly, Toronto.

MONARCH LIFE

THE annual report of the Monarch Life Assurance Company shows that the company had an excellent year. New business gains were shown in every department. Business effected or placed at risk increased to \$8,216,844, not considering immediate annuities, revivals or reinstatements. Premium income reached the significant total of \$1,933,888, an all-time high, while the company's assets reached a new peak of over \$15,000,000. An unusually favorable mortality experience, well maintained interest earnings, and one of the most favorable cost ratios in the company's history, all combined to make 1939 an outstanding year.

E. J. Tarr, K.C., president, who presented the report at the annual meeting held in Winnipeg, stated that the financial position of the company was one in which all policyholders, shareholders and members of the organization could well take pride. Bonds and stocks had been taken into the statement at substantially less than authorized market values. Full provision had been made for accrued

profits to policyholders, and the reserve for unreported policy claims had been maintained at \$40,000, the investment reserve at \$200,000. In addition, out of the earnings of the year a contingency reserve of \$200,000 had been set up, and this was done without reducing the free surplus, which, in fact, has increased to \$529,000.

The company's investment portfolio reveals highly satisfactory trends. The percentage of the total assets of the company invested in bonds has been steadily increasing, ranging from 24% in 1935 to over 38% in 1939. The percentage in stocks has doubled in the last five years. The percentage in mortgages has been steadily decreasing, ranging down from approximately 41% to less than 26%. Real estate holdings are slightly less than in the preceding year, and from a percentage standpoint, less than two years ago. There are fewer loans on policies, and the decrease in outstanding premiums as well as that in interest due and accrued has been both steady and rapid.

G. C. Cuming, general manager, reported a gain in business in force of 4.1%, the total now standing at \$62,900,991, exclusive of immediate annuities.

GREAT-WEST LIFE

AN EXCELLENT year's operations in 1939 is shown in the preliminary figures taken from the 48th annual statement of the Great-West Life Assurance Company. During the year \$61,657,010 of new business was issued, marking the fifth consecutive year of increase in this respect. Business in force increased by \$18,023,123 and now exceeds \$625,000,000.

During the year \$4,168,983 was paid to the beneficiaries of 1,334 deceased policyholders while \$12,048,533 was received by living policyholders—an average of more than \$50,000 every working day of the year. Since commencing business in 1892 the company has paid a total of over \$220,000,000 to policyholders and their dependents.

Assets now amount to \$167,456,202. Against this, liabilities, mostly in the form of policyholders reserves, total \$160,851,428. The balance, representing surplus, contingency reserve and capital, amounting to \$6,604,774, provides a substantial fund to meet any contingency.

Liberal participation returns to policyholders have again been provided for, and assets, as usual were conservatively valued.

CANADA TRUST

THE Canada Trust Company's 38th annual financial report for the year ended December 31 last shows that assets standing at \$36,609,000 are \$458,000 higher than for the preceding year.

Net profits upon the year's business, together with the balance brought forward, amounted to \$198,453 as against \$204,392 for 1938. After distributing \$100,000 in two half-yearly dividends to shareholders, paying taxes of \$15,531, transferring to the officers' pension fund \$19,500 and providing for a contribution of \$1,000 to the Canadian Red Cross Society, the balance carried forward in profit and loss account stood at \$62,421.

A favorable liquid position is indicated in the holdings of bonds of the Dominion of Canada and provinces of Canada and bonds guaranteed by the Dominion of Canada amounting to \$1,300,000. Other bonds are valued at \$298,000, and cash in offices and in banks amounts to \$205,000.

Assets of estates, trusts and agencies have advanced from \$26,502,000 to \$26,955,000 — an increase of \$453,000.

Funds deposited or invested by the public in the company's guaranteed deposit and trust certificates, together with interest accrued thereon, are shown at \$7,742,000.

CAPITAL TRUST

INCREASE in earnings for the year 1939 as compared with 1938, and in the balance carried forward in profit and loss account, together with higher percentage of liquid assets to total savings payable on demand, and substantial increases in all reserves are the main features of the annual report for 1939 of Capital Trust Corporation, Limited.

Quick liquid assets consisting of government bonds at market value, demand loans and cash on hand amount to \$1,910,612, being equal to 107.90% of the total savings payable on demand.

The present inventory value of estates under administration is \$8,541,000. The total assets under administration amount to \$15,057,000.

The profits for the year were \$48,114 being equal to 5.43% of the company's paid up capital, as compared with \$46,723 or 5.27% last year. The reserve for depreciation of real estate has been increased from \$50,024 to \$60,340 after providing for losses on sales of real estate during the year.

The balance brought forward in profit and loss account on January 1, 1939, was \$21,117 to which has been added the current year's profit of \$48,114, making a total of \$69,232, which has been apportioned as follows: transferred to general reserve \$10,000; transferred to contingent reserve \$15,000; transferred to reserve for real estate \$16,938; written off, office furniture and fixtures \$827; to provide for Dominion and provincial taxes \$2,842; leaving a balance of \$23,624 to be carried forward.

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EXCELSIOR LIFE

THE fiftieth annual report of the Excelsior Life Insurance Company, presented by President Alex. Fasken, showed that 1939 was a very satisfactory year for the company in spite of mid-year disturbances in business conditions.

New insurance, issued and revived, totalled \$14,693,620 for the year. Total insurance in force at the close of 1939 amounted to \$113,126,477, being a gain of \$2,900,589 over the amount in force at the end of the previous year.

The total income for the year was \$4,114,833. Of this sum, \$3,107,289 represents net premium income and consideration for annuities.

Payments during the year to policyholders or their beneficiaries totalled \$2,049,433. Of this amount, \$459,278 was paid in death claims, \$463,154 paid on account of matured endow-

ment and investment policies, \$317,129 paid as profits to policyholders, and \$809,872 paid in surrender values, disability payments, annuities, etc. Of the Excelsior Life's payments in 1939 to policyholders or their beneficiaries, over 77% was to living policyholders.

The mortality experience in 1939 was exceedingly favorable, being well below the tabular rate, and shows an improvement over that of 1938.

Total Assets for security of policyholders now total \$23,683,986, an increase during the year of \$1,179,082. At the close of the year, the ledger assets were made up as follows: 14.65% first mortgages on improved real estate, 60.55% bonds and debentures, 13.99% loans on company's policies, 4.28% real estate (including the head office building), 4.11% preferred and common stocks, 2.42% cash, etc.

Surplus funds amount to \$2,128,717 of which \$143,831 has been apportioned to deferred dividend policies.

Fighting Another Plague

AS A RESULT of a great educational movement, countless people today have enlisted in the fight against a great plague—syphilis. They have learned that syphilis can be cured and syphilis in the new-born prevented—by prompt, proper treatment.

More people now than ever before realize that, while syphilis may be acquired innocently, no one need remain in doubt as to whether he or she has syphilis. They have learned that a thorough medical check-up, including blood test and microscopic examination, reveals the truth to the skilled physician.

Every thoughtful citizen, naturally interested in stamping out this menace, should know and help to make known the following cardinal principles concerning syphilis:

1. Prompt recognition of the disease is vital.
2. There is as yet no practical short-cut treatment.

Many a victim of syphilis is deceived into neglecting medical attention — while the disease slowly trenches itself in one or more vital organs.

Self-treatment, non-professional treatment, quack remedies are

worse than useless. The guidance of a reputable physician is the first dependable step toward real cure. Proper treatment consists of a systematic series of injections given by a competent doctor over a period of many weeks.

In progressive communities throughout the country, examinations, blood tests, and treatments are being made available to those unable to pay for private care. Names of doctors and locations of public health centres and clinics offering these services are readily supplied by local health departments or medical societies.

So that you may better understand the syphilis problem and be better equipped to help your community solve it, let us give you additional information about this disease. Send for the free Metropolitan booklet, "The Great Imitator."

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CANADIAN HEAD OFFICE—OTTAWA



SERVING ON TWO FRONTS

TODAY, as Canada mobilizes her man-power and material resources for the successful prosecution of the war, Life Insurance again serves on two fronts.

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On the war front, Life Insurance funds—representing the savings of four million thrifty Canadians—are helping to finance the Dominion in a time of national emergency. Answering the call of the Federal Government, Life

Insurance companies in Canada subscribed millions of dollars to the first War Loan.

Life Insurance dollars are thus doing double duty. They guarantee financial security for Canadian homes. They also aid our Government in assuming its serious responsibility of providing trained men, equipment and supplies, urgently needed for war purposes.

Every policyholder and patriotic Canadian can well be proud of the fact that Life Insurance is serving on two fronts in the defense of our homes and freedom.



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SATURDAY NIGHT

PEOPLE

TRAVEL

FASHION

HOMES

THE ARTS

TORONTO, CANADA, FEBRUARY 3, 1940

Full of Mystery Is the Work of the British Censorship



CENSORSHIP, which is an indispensable factor in modern warfare, is probably the least understood of all the British weapons. The two main purposes of censorship are: first, to prevent useful information reaching the enemy; and second, to intercept and piece together facts and hints leading to the discovery of information useful to the Allied cause. There are in Great Britain two separate censorship organizations. The first is the Press & Censorship Bureau, a civil organization existing for the guidance of the Press. Its purpose is to ensure that newspapers and periodicals do not inadvertently print information which might assist Germany or do the Allies harm. The second and biggest part of the censorship is a military organization, and is the one with which the general public comes into direct contact. This is the net which helps to catch the spies, prevents the indiscreet from giving away essential secrets in their letters, which stops the unscrupulous from attempting to trade with the enemy through neutral countries and which gathers and collates the information necessary to the conduct of economic warfare. All sections of the censorship have at their disposal a staff of chemists who possess solutions and devices which expose every trick ink known to science; they can split thin writing paper in two; can even examine the interior of a postage stamp. These men and women, all highly accomplished mathematicians, revolve discs of numerals and letters and make intricate calculation after calculation until at last they hit upon the key to the most abstruse combination. It is their pride that they never give up.

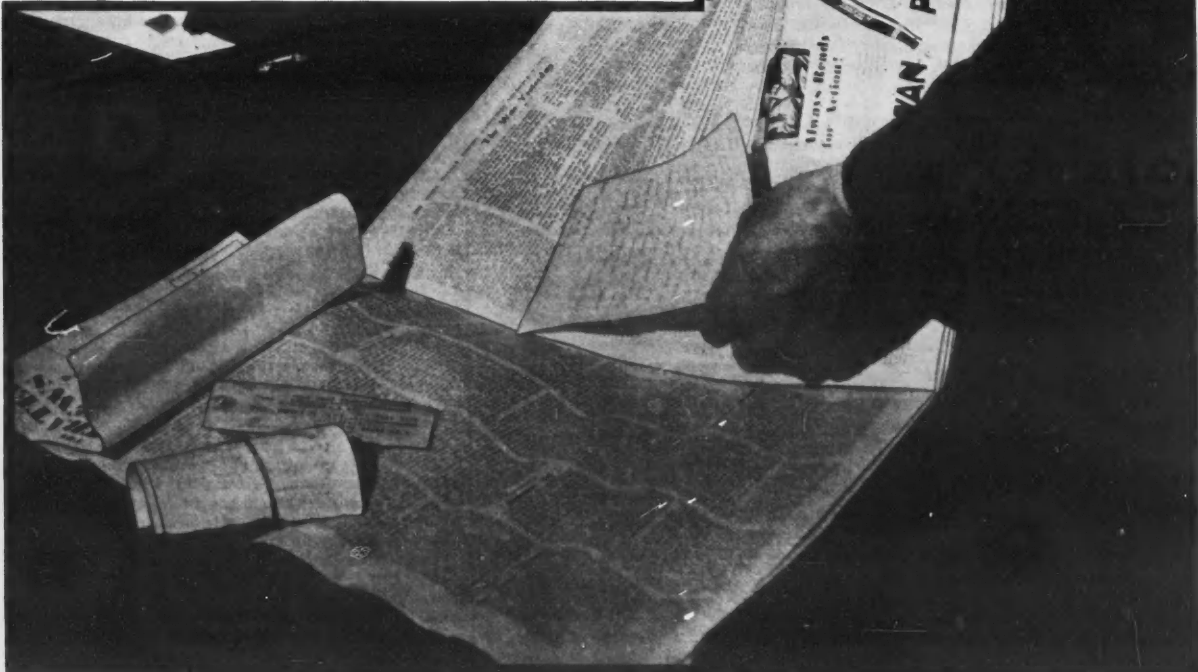
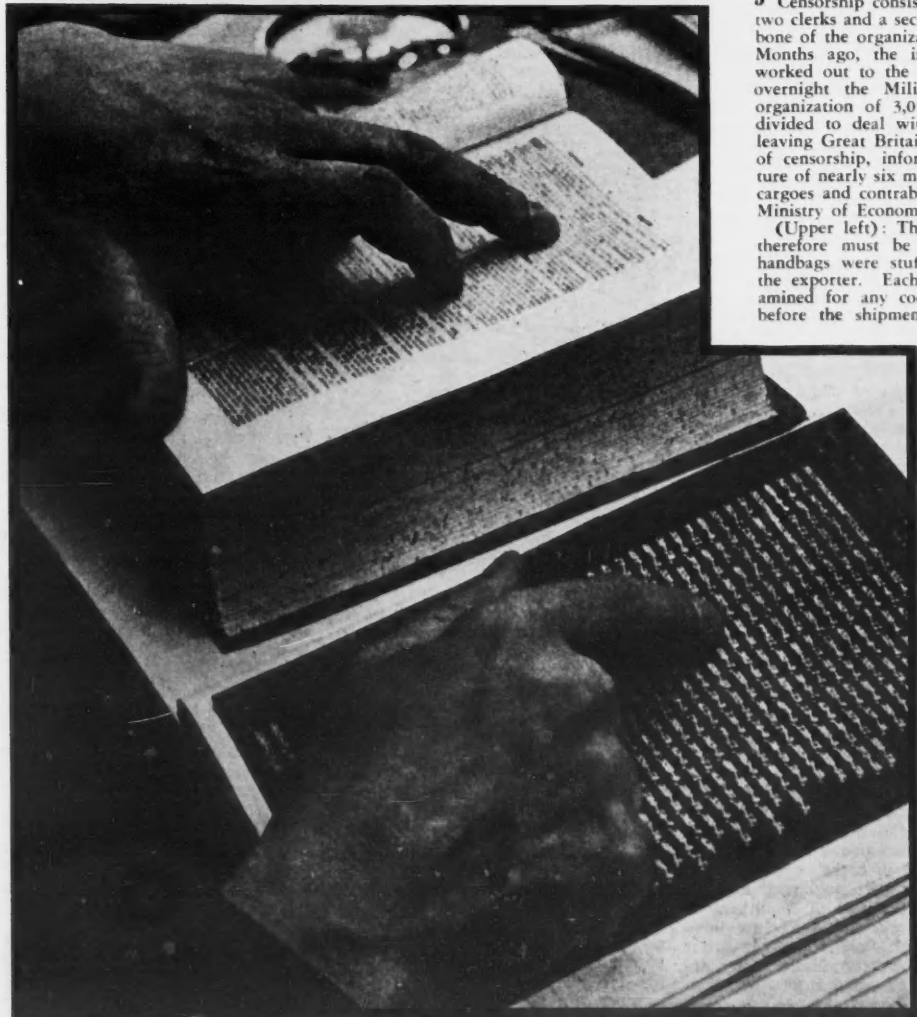


JUST before the present war began, the Military Censorship consisted only of two staff officers, two clerks and a secret book of plans. The backbone of the organization was this book of plans. Months ago, the instructions it contains were worked out to the most minute detail. Almost overnight the Military Censorship became an organization of 3,050 people, divided and subdivided to deal with the many classes of mail leaving Great Britain. During the first ten weeks of censorship, information assisting in the capture of nearly six million pounds worth of enemy cargoes and contraband has been supplied to the Ministry of Economic Warfare.

(Upper left): These packings are suspect and therefore must be thoroughly examined. The handbags were stuffed with old newspapers by the exporter. Each piece was removed and examined for any code message it might include before the shipment was allowed to leave the

country. (Middle left): Are they safe? In wartime, no article is above suspicion. Wallpaper may well contain some message cunningly worked into its pattern and even badminton rackets could tell a tale. (Lower left): Figuring it out. A code message has been photographed and is now being dealt with by an expert in cryptograms who is using a dictionary to unravel its meaning.

(Upper right): A test for concealed code messages. (Middle right): Six pages of closely written manuscript comprised this letter from a sailor to his wife. A keen-eyed censor having discovered certain suspicious markings, every line of it was subjected to a minute search. The censor with the pencil has discovered a short message written underneath a stamp. (Lower right): A hidden note. It is forbidden to enclose any letter in a newspaper or magazine destined for a foreign country, no matter how innocently.



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MUSICAL EVENTS

British Virtuosi Play Brahms

BY HECTOR CHARLESWORTH

THE most distinguished program given during the present season of the Toronto Symphony Orchestra at Massey Hall, occurred last week. It was exceptional in freshness and variety of interest and the guest artists were two of the most outstanding British musicians of the present time; the brilliant violinist Orre Pernel, and the superb cellist, Felix Salmond.

The former is physically one of the most attractive figures on the concert stage, a perfect type of British beauty, who with her violin set for utterance makes a striking picture. Her comeliness is matched by the breadth and nobility of her tone, and the fascinating ease of her technique. The glorious tone and unlimited facility of the tall Mr. Salmond, always at his very best in ensemble performance, are known to many music-lovers.

Their number was the Brahms Concerto for Violin, Violoncello and Orchestra, opus 102, in A minor. It is a little more than 50 years old and was composed for Joachim, who at various times played it in conjunction with most of the great cellists of his time. When first performed the silly hue and cry of the Wagnerites against Brahms, because he preferred to follow classic models, was in full swing; and the charge was made that the solo parts were too abstruse, and that it was impossible to hear them. No such fault could be found in last week's rendering. Every phrase of the solo parts stood forth lustrously, and the whole Concerto was clear as sunlight. The rendering was a triple triumph in which the Orchestra under Sir Ernest MacMillan had an equal share. The team-work of all factors in the ensemble was inspiring. There was perfect co-ordination between Miss Pernel and Mr. Salmond in the many lovely dialogues between their instruments, and when they played in unison the blend was thrilling. The Concerto abounds in solemn melodies and majestic climaxes, and in the latter, Sir Ernest rose to splendid heights.

The balance of the program was richly varied. The principal episode was four movements (Mars, Venus,

Mercury and Jupiter) from the seven which comprise Gustav Holst's famous suite of tone-poems "The Planets." Though Holst's name is Swedish, he is descended from a family which settled in England at the dawn of the 19th century. "The Planets" was planned prior to 1914 and completed during the World War, when Holst served at Salonica. There the stars sometimes seemed so close to soldiers lying out on the decks of British ships, as to be almost within reach. Undoubtedly this war experience helped to intensify the grandiose splendor of the composer's imaginative descriptions. "The Planets" was originally heard at Massey Hall in 1923 under the baton of the English conductor, Albert Coates, with Dr. Damrosch's New York Symphony Orchestra. One could not pay a higher tribute to Sir Ernest than to say that his rendering was equally impressive; and the orchestra splended in brilliance and tonal beauty. Another British offering was a lovely Idyll for small orchestra, "The Banks of Green Willow" by George Kaye Butterworth. He was killed on the Somme in August, 1916, aged 31, and his death removed the most promising English composer of his generation. The few works he left behind were in all instances precious, and colored by his devotion to English folk-song. This Idyll is exquisite in atmosphere and serenity of its melodic inspiration, and it was beautifully rendered.

Other numbers on the program were Mozart's Overture "Marriage of Figaro" and his playful "Haffner" Symphony, less familiar but much in the same mood. Both gracefully interpreted. As a final number Dvorak's "Carneval" Overture was heard, riotously gay, and opulent in its use of all the colors of the orchestral palette.

Hart House Quartet

A varied and delectable program was heard at the second subscription concert of the Hart House Quartet. In balance and unity the renderings were particularly excellent. In the past, the effect produced has sometimes resembled that of a violin con-



WILLIAM HAIN, noted tenor, who sings for the Women's Musical Club of Toronto at Hart House Theatre on Feb. 8.

certo, but in the recent concert the spirit of "One-for-all-and-all-for-one" was apparent. The players were admirable in rhythmic finesse at all times, and this quality was beautifully manifested in the Mozart Quartet in C major. The playing of the Andante of this work was a flawless example of rhythmic expression and well-controlled tone.

The modern work performed was the Quartet in E minor by Frank Bridge, a prolific and well inspired composer of chamber music. The opening movement was rather somnambulist in character; and the most captivating movements were the two final ones. They were played with delightful lightness and ease, and on no occasion have the Hart House players displayed better balance of expression.

The major event was Brahms' Piano Quintet, one of the very finest of all his chamber compositions, brilliant and rich in invention, and absorbing in melodic flow and emotional appeal. Originally composed for Madame Clara Schumann, it is a work all pianists love to play. The guest artist on this occasion was Viggo Kihl who was afforded noble co-operation by his associates. His touch blended perfectly with the strings, and his phrasing is always notable for imagination and intellectual appeal. In fact the work of all five musicians was spirited, suave and thoughtful. They were at their best in the famous Andante, a truly inspired movement.

Notes and Comments

The soloist at the most recent Organ Musicale of the Casavant Society in Eaton Auditorium was the brilliant young Musician David Ouchterlony, of Toronto. He is a brilliant and tasteful interpreter and the many organ devotees present were enthusiastic.

The Mendelssohn Choir of Toronto comes back on the air again on the night of February 2nd with a full hour's program, of which the most notable feature is Brahms' magnificent "Song of Destiny," a setting of a tragic poem suitable to the present world situation. It has been in the Choir's repertoire for years, and past renderings have been very impressive. Dr. Fricker will also present two part songs, "Arethusa" by William Shield, and "The Blacksmiths" by Dr. George Dyson, one of the most eminent of contemporary British choral composers. The program will conclude with Stanford's inspiring "Songs of the Fleet" with Albert Kennedy as baritone soloist.

The famous English chamber ensemble, the Griller Quartet, now on a tour of America, will make several appearances in Canada soon, including a broadcast from Toronto. It consists of four young Englishmen who on graduation from the Royal Academy of Music, finding themselves with little means, established themselves in an abandoned railroad car in the south of England. There they "kept batch," and practised classic quartets. Finally they won recognition as one of the finest ensembles of the day. Their tour of America was planned before the outbreak of war, and the British authorities decided that because of their artistic status it would be good policy to release them from war service and send them across the Atlantic.

COMING EVENTS

MAKING his first appearance on this continent after a five years' absence, Vladimir Horowitz, hailed as "the pianist of the century," will give his long-heralded recital at Massey Hall on Wednesday evening, February 7th. Wherever he has appeared since emerging from what he calls his "long intermission," Horowitz has been greeted by capacity audiences. Typical of his triumphant return last season was the fact that every seat in the Salle Pleyel, Paris, was sold out six weeks before his appearance and a second concert had to be given. The same thing happened in London. He gave a recital in Carnegie Hall, New York, last Wednesday evening when all seats were sold out more than three weeks ago. He must give another Carnegie Hall concert in the Spring.

Music-lovers who hear him in Massey Hall next Wednesday evening will discover a new Horowitz. His long rest in the Swiss mountains, necessitated by illness, gave him the opportunity for concentrated study after his convalescence. A new Horowitz is now at the keyboard, with new powers of musical expression supplementing the former brilliance of his style. He still plays a bewildering number of notes per minute but there

THE CAMERA

Photography at Its Best

BY "JAY"

THIS week I am going to step outside of my department and into that of Mary Lowrey Ross. Recently I have seen two motion picture films, "Gone With The Wind" and "Mr. Smith Goes To Washington." Now before Miss Ross leans over and places me where I belong I must say for the purposes of this department, I am not interested in either picture from an entertainment point of view. I enjoyed both as entertainment—but it was the photography that made me sit up and take notice.

In "Mr. Smith Goes To Washington" we see monochrome photography at its very best. I want to go back and see Mr. Smith on his first tour of Washington. I've been to Washington and I have seen all those places time and time again, but not as Mr. Capra saw them. In some way—how, I wish I knew—Mr. Capra builds drama in the commonplace. In a face carved out of stone, he adds all the vitality, the power and dignity of the flesh. Tall columns, almost formless because of the evening shadows, and two small figures, silhouetted against the back light, made a picture I shall never forget. Dramatic, yet simple, it embodied all of the ascetic qualities of the art of photography.

I would like to take all my space this week writing about this picture, but it is not too late for many of my readers to see it, or perhaps see it again, and if you are making your second visit, view it as I will, just a number of still slides, portraying all that is great in photography.

In "Gone with the Wind" I felt for the first time a truth in the saying, "you can have too much of a good thing." Nearly four hours of color! Surely Hollywood has surpassed the heights of camera perfection in this great film. Admittedly the studios have every device for perfection, devices which we, ordinary mortals cannot ever hope to have, yet beyond all this there is a certain something about the photography of "Gone with the Wind" that gets you.

Digging in the Mail Bag

Before I answer a few more questions, I want to thank the many who during the past week have sent me such kind letters of good wishes. Thanks.

R.P. of Toronto asks if it is possible to make telephoto lens from ordinary eye-glass lens. Personally I would not try. I know that in recent months there have been many articles written by those who claim some pretty tall results from such make-shifts. I wish R.P. could have been with me when I visited the optical department of the Eastman Company. There he would have seen the amazing amount of work that is necessary to produce a com-

paratively low-price lens, but when it comes to telephoto lens, then one gets a true picture of the real advance made in recent years in this one division of camera manufacture. No, R.P., I do not think that the results would justify the effort.

Synchroflash Photography

W.H.B. of London who is interested in flash light work asks if there are any worthwhile books on the subject. Morgan and Lister, 100 East 42nd Street, New York, have recently published such a work which is very complete.

Color Printer

R.L. of Hamilton wants to know if a certain color printer manufactured in California is worth the investment. Yes, it is. For my part I bought the kit at less than half the price of the assembled printed, and made my own in one evening. The results achieved with this box are fully professional and it requires but little study to master. I do not know of any dealers in Canada carrying this line.

A Camera in the Hills

The MacMillan Company of Canada announce another photographic book by F. S. Smythe, the famous mountaineer. This book is a worthy addition to Mr. Smythe's previous contributions to mountain photography, "Peaks and Valleys" and "The Mountain Scene."

There are 76 pictures, each accompanied with notes and full data, and in addition we have chapters covering general considerations, Filters, Exposure, Lighting, Composition, Printing, Trimming and Enlarging.

Here is an extract from one of notations accompanying the photograph "The Matterhorn."

"In study of forward progression lies a secret of landscape and mountain photography. The snow in the foreground, perhaps a little too bold and dramatic in itself, and the tree in the middle distance, not centralized, as this would be a fatal mistake, lead the eye forward to a climax. In this respect, art in photography is like music; one bar is of little account, it is the whole that matters, the harmonious relation of every part to every other part by which is meant rhythm—this is the meaning of composition in music and in photography."

There are 76 pictures taken with the camera, and also in this book there are 76 word pictures which are inspirational as well as educational.

Anyone interested in mountain or landscape work will find this book a valuable aid. Subscribers can order it through SATURDAY NIGHT book department. The price is \$4. Cheerio and good pictures.

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is a new note of warmth and understanding in his playing, the American critics are saying. Present, but with greater interpretive sensitivity, is the marvellous dynamic control which ranges from delicate whisperings to thunderous octave passages.

SWIFT and spectacular has been the success of Jean Dansereau, handsome young French-Canadian pianist who will be guest-artist with the Toronto Symphony Orchestra, Sir Ernest MacMillan, conductor, at Massey Hall on Tuesday evening, February 6th. Hailed by the critics of both sides of the Atlantic as a concert pianist of the highest merit, Dansereau has quickly forged to the forefront for his imaginative interpretations of Chopin, Brahms, Beethoven, and Debussy.

Born in Verchères, he began his musical studies at six under the guidance of his mother. Later, at McGill University, he became a pupil of famed Walter Hungerford and won the Prix d'Europe. In Europe, he began work with Charles Widor and then continued with Joseph Edouard Risler and Isidore Philipp. Adopted by the great Jean de Reske, Dansereau received priceless help from the countryman of Chopin. In Austria he worked with Emile Von Sauer, renowned pupil of Liszt and intimate friend of Brahms.

Accclaimed by press and public in Europe and on the North American continent, Dansereau is recognized as a perfect interpreter of the masters. For his appearance with the Toronto Symphony Orchestra next Tuesday night, he will play Chopin's Concerto in F Minor. The seventh concert of the Toronto Symphony's season will include Ballade in A Minor by Coleridge-Taylor, Symphony in A Minor by Cesar Franck, Secrets of Suzanne by Wolf-Ferrari, La Mer, by Debussy.

FILM PARADE

Bargain of the Century

BY MARY LOWREY ROSS

SEVENTY-FIVE cents (matinee prices) is the cost of admission and you can sit for four hours in a chair designed for repose and watch five million dollars' worth of production pass before your eyes. There's no doubt about it, "Gone With the Wind" is one of the bargains of the century. By the time it is over you have hardly the impertinence, let alone the energy, to look Mr. Selznick's stupendous gift-horse in the mouth.

What you get then is four hours of continuous high-pitched narrative with practically no let-downs. Towards the middle of the third quarter you may begin to feel a little the way you do when you've been reading avidly in bed for hours and sheer exhaustion has to fight it out with the determination to finish the darn thing and see what happens in the last chapter. The will holds to the narrative but the attention begins to slip and details swim in a mist of technicolor. Pinch yourself awake, however, for we are just coming to Scarlett O'Hara's dream-mansion and the final great garish passages of her affair with Rhett Butler.

"Gone With the Wind" presents two complete and extravagant pictures in one, the war between the North and South merging, with a curious lack of incongruity, into the war between Scarlett and Rhett Butler. The first part, a spectacularly filmed novel in itself, builds up from one great climax to another—the burning of Atlanta, the appalling shots of the dead and wounded lying in stretched rows in the streets, the hospital sequences, the flight through the death-stricken war area to demolished Tara, the shooting of the Yankee deserter at the foot of the Tara staircase. And after that a long pause in action, while the picture prepares its next grand crescendo. (You can lapse back a little here, only don't give up your seat, there's a long line-up in the lobby, and Gone-with-the-Wind patrons aren't in any mood to respect squatter rights.)

It's in the second part that the technicolor really takes hold. Here it is so effective that at moments it almost eclipses the narrative itself. Scarlett's and Rhett's great fantastic house presents a sly caricature of their own harsh and grandiose temperaments. There are rugs laid on deep-textured rugs, a vast carpeted staircase scrolled in gilt, a bedroom that runs into the shrillest flights of technicoloratura, and everywhere deep glowing clarets and cerulean blues; everywhere, too, so close and knowing an identification with the style of the period, sumptuous and barbaric, that you feel here at last is the thing for which the whole technicolor process was invented.

The whole picture is, of course, a personal triumph for Vivien Leigh. She plays the Scarlett role with a thoroughness and realism that will probably make her first choice from now on for every mean-dispositioned part of any consequence that the screen has to offer. As for Clark Gable, no one expected anything less of him than that he would be Rhett Butler incarnated, and no one will be disappointed. That fascinating blend of hero and thug that seems to be Mr. Gable's specialty, made him perfect for the part long before it was cast, perhaps even before it was written. With the first glimpse of him—an uncanny shot from above as he looks up the great curving staircase—an audible thrill of satisfaction touched with awe went through the audience. And from the first moment till the final stormy scene when he strides out of Scarlett's life and out of the picture he never once lets us

down. It's a brilliant performance but whether it's great acting or merely great casting it would be difficult to say.

There's enough distinguished acting in "Gone With the Wind" to fill out a whole rostrum of prize awards. Thomas Mitchell's Gerald O'Hara and Hattie McDaniel's "Mammy" are both notable performances. The surprise of the film, however, is the Melanie of Olivia de Havilland. Up till now Miss de Havilland has shown little capacity to do anything but look pretty on the screen. Here she is gentle and plain and her acting, especially in the final sequences, is tender, moving and beautiful to watch.

If length, prodigality, high-powered direction, some superb moments of action and acting, and five million dollars can make a great picture, then "Gone With the Wind" is a great picture. Like the novel, however, it's no dish for the aesthetes. It's a great lusty double-portion of American life out of the last century, in terms of the present one. The energy, the opulence, the shrewdness and grandiosity that are in the story are all present in the story's treatment. It may not be a piece of pure art but it is

Broadway Stage

Touching On a Laughing Matter

BY JOHN E. WEBBER

LAUGH and the world (of Broadway) laughs with you—if you are a critic. "The Male Animal" had the good luck to hit the critic funnybone and as a result no such laughter, as greets the Thurber comedy, has been heard on Broadway since "The Man Who Came To Dinner". Audiences, in pleasurable anticipation, even laugh a full act before any laughter begins. We are not saying that this hilarious

just the difference between American and English tastes in humor. Certainly failure to understand one another's brand is not the answer. We do understand one another—plenty.

Coming back to "The Male Animal", we also pondered—and English comedy writers might also note this—the simplicity of comedy ingredients. In this instance they are as simple and uninhibited as a Thurber drawing.



BARRY FITZGERALD AND SARA ALLGOOD, the invincible team in the revived Sean O'Casey play, "Juno and the Paycock", now on Broadway.

reception is undeserved—at least not after the first act. And only a grouch would begrudge even its exuberance. We are only quizzing its denial to other mirthful ventures of the season, notably some London imports. Perhaps neutrality, in the London instances, was involved or, perhaps it is

Given a college professor, who is of course a sap, a brawny college half-back, a radical student, a stuffed-shirt college trustee, some domestic misunderstandings and some vociferous horse play, hammered and welded into a plausible tale, and directed by that past-master in stage direction, Herman Shumlin, who once gave us "Grand Hotel", and you have the current comedy hit, "The Male Animal". Mr. Thurber's unheroic hero is the sappy young college professor faced with two dilemmas: His wife's agitation over the return of a former sweetheart, the husky college half-back of ten years ago, and the threat of the college trustees to fire him unless he retracts his announced intention to read a Vanzetti letter to his English class. To him the letter is merely an example of the ability of non-professional writers to sometimes express themselves in forceful English and, as a principle, to say nothing of the Bill of Rights, are involved, he very properly refuses. The domestic is the more serious and complicated problem.

The Thurber theme would seem to be the helplessness of civilized man in a world of primitives. At any rate he has his inadequate, floundering professor come to this conclusion and, with the aid of alcohol return himself to the primitive, become the male animal, and so able both to cope with the brawny half-back's threat to his wife's affections, and defy the Red baiting trustee who would invade the sanctuary of his class room. The fun is a long time getting under way, an entire act, as we have suggested, but after that it is fast, furious and boisterous with all the necessary complications and misunderstandings to keep it spinning. Needless to say all ends well when the end is good clean fun. And "The Male Animal" is just that.

Elliott Nugent, who has collaborated with James Thurber in the writing, also enacts the leading role. While New York and London, as



RUTH MATTESON, the agitated wife, and Leon Ames, the agitator, in the Thurber Comedy, "The Male Animal", a recent Broadway hit.



JEAN DANSEUREAU, brilliant young French-Canadian pianist who will be guest artist with the Toronto Symphony Orchestra at Massey Hall, Toronto, Feb. 6.

we have seen, may not always laugh in the same places, there can be no national boundaries to the humor evoked by Barry Fitzgerald in "Juno and the Paycock". Even a Nazi could hardly escape it. Count the current revival of this Sean O'Casey classic, with Barry Fitzgerald as Captain Boyle and Sara Allgood as Juno, as one of the real blessings of an already blessed season. Count the performance of both as the best and most illuminating acting to be seen on Broadway at this moment. Although this invincible team played together in the original performance of the play in Dublin in 1924, and Miss Allgood played Juno here with the Abbey Players in 1927, and Fitzgerald, Captain Boyle in the Abbey visits of 1932 and 1934, this is their first appearance in America together. And what a gracious dispensation it was that found both free to revive these immortal parts for current playgoers. Both performances are masterpieces. Than the rascally, malingering scoundrel in this bitter, hilarious, heart-breaking and great play, Fitzgerald will probably never have a richer part and, to see him extract all the richness and unctious out of it is to experience one of the great moments of the theatre. He is probably the greatest comic now treading the boards of any stage, and O'Casey has given him what may well be the richest comedy creation since the days of Shakespeare, as one critic has opined. If the part of Juno is less spectacular it is more varied, makes greater emotional demands and of it Miss Allgood makes one of the great portraits of our time. She reaches far down into the character O'Casey has drawn with such compassion and fidelity, searches the drama for all its undercurrents and emerges the wife and mother of all Ireland's woes.

Two abrupt closings after a few performances were the only other events of the week. It was such a joy to hear Paul Robeson's great voice again on Broadway after all the years since the "Show Boat" that one could have wished a better fate for the vehicle "John Henry", done by Roark Bradford who wrote the sketches for "Green Pastures" and Jacques Wolfe who wrote the score. But financial troubles beset the venture while still on the road and the reception here did not promise a quick liquidation of them. It was withdrawn after five performances. So also was "The Man Who Killed Lincoln", the Elmer Harris dramatization of the book by Philip Van Doren Stern based on the life of John Wilkes Booth.

ART

The Americans

BY GRAHAM MCINNES

FOLLOWING the fine showing of contemporary British painting, we are to see a much smaller exhibition of contemporary American work, and no doubt there will be room for many interesting comparisons. The American show opened at the National Gallery in Ottawa for January; it will be at the Art Gallery of Toronto for February and at the Art Association of Montreal for March. The show, consisting of some fifty oil paintings, is a selection from the much larger U.S. section of Contemporary Art which ran last year at the Golden Gate International Exposition in San Francisco.

Canadians have been enabled to see this show through the co-operation of the Exposition's Committee of Fine Arts. The secretary of this group, Mr. K. E. Slaughter, reduced red tape to a minimum; Mr. Roland McKinney, Director of the Los Angeles Museum of History, Science and Art, selected the paintings; the artists gave permission for them to continue on the road another three months. Our thanks are due to all concerned for an opportunity to catch a glimpse of that virile contemporary American idiom which most of us, despite the Undeclared Frontier, know only through reproductions in U.S. picture magazines.

Out in Saskatchewan, according to latest reports, the two-man team of Kenderdine and Snelgrove is tackling the immense job of re-organizing and cataloguing the collection of the Mackenzie Foundation at Regina. When Norman Mackenzie, K.C., died some years ago, leaving his collection to the University of Saskatchewan, the gift presented something of a

problem. Like many collectors, Mr. Mackenzie's taste was catholic, and he went in for big names rather than for fine works. As a result, there is a good deal of expert sifting to be done before the exact extent and value of the collection will be known. Dr. Snelgrove has been engaged for the past two years in compiling an adequate catalogue of the collection; but at the moment the crying need is for adequate housing. The collection is at present hung on the walls of Regina College, which was not designed as a gallery, and the bulk of the material is of necessity stored. Meanwhile, the collection is being used by Mr. Kenderdine and Dr. Snelgrove as a practical means of supplementing lectures in aesthetics and art history.

It was under the former President of the University of Saskatchewan, Dr. Walter C. Murray, that the pioneer department of fine art west of the Great Lakes was established. In the four years of its existence it has accomplished much, notably in its relationship with the Education Department. At the annual summer school

on Emma Lake, teachers from all over the province have been given practical and theoretical courses in art appreciation, and there is little doubt that they are making their influence felt in the rural schools. If only they could be provided with colored reproductions for their pupils! Meanwhile, the University remains the only institution with a large art collection of its own. The value of this cannot be overestimated, for even if thorough expertising results (as it very likely will) in cutting down the collection by perhaps half, the fact remains that right out in the middle of the Prairies, art students have in their very classrooms original works of art for study and contemplation.

The Society of Canadian Painters, Etchers and Engravers has elected the following officers for 1940: President: Wendell Lawson; Vice-President: Jack Martin; Secretary-Treasurer: Miss Elizabeth Blackstock. The Society has also elected three new members, H. D. Martin, Ainsley Loomis and Lloyd Peters, all of Toronto.



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MAIN STREET OF A TOWN IN RURAL MEXICO.

PORTS OF CALL

Six Wonders of Mexico

BY KENNETH CARTER

IN A land as colorful as a painting by Covarrubias, as primitive as a stone axe and housing more wonders than Madame Tussaud's, it is difficult to choose a few phenomena and say See these and you have seen Mexico. But travellers are generally agreed that in Mexico there are six "wonders" that will match gasps with any.

First, they say, are the Cachuamilla Caverns which are located only a few miles from Mexico City, near the colonial town of Cuernavaca. Rivals of Kentucky's Mammoth Cave, the Cachuamilla Caverns were discovered in 1835 by officers who had tracked a criminal to that region. Some 70 feet high and 150 feet wide, the entrance is composed of a formation of rocks so symmetrical as to give the appearance of having been built by master stone masons. Inside are numerous rooms, each named for some characteristic as beautiful as it is peculiar to that chamber.

Second, say travellers, are the Pyramids of the Sun and Moon, just a few minutes' jaunt from the capital city. Clouded with the uncertainties of a remote past, the history of these pyramids has been traced back to the 6th Century: for ages they constituted one of the principal centres of the strange religious worship common to the various pagan empires of Latin American history. The larger of the two, the Pyramid of the Sun is equal in volume to the celebrated Cheops Pyramid of Egypt.

Third wonder is at Xochimilco, the scene of the most beautiful floating gardens in the world. Here is a cluster of tiny verdant, flower-bedecked islands separated by a maze of miniature canals.

Ranked fourth among the wonders of Mexico are the Mitla Ruins, located near the colorful little city of Oaxaca. An archeological treasure hunt, the Ruins were discovered by the Spaniards some four hundred years ago. Once the site of a great and ancient metropolis, the Mitla Ruins have divulged many exciting secrets of Mexico's past and even today are reluctantly giving up evidence of the high degree of civilization attained by the ancients.

The Great Aqueduct of Queretaro,



INDIANS on their way to market in Mexico City. The Indians of Mexico have not forgotten their last Emperor, Guathemotoc, ruler of the once-mighty Aztec Empire. Each year the capital is the scene of a colorful celebration in his honor.

which carries potable water from a nearby mountainside into Mexico City, is Mexico's fifth wonder. This early 17th century feat of engineering, one of several in the Republic, is worthy of ancient Rome's master builders. The giant conduit is 5 miles long, 96 feet high, with 74 arches 50 feet high and is supported by piers 46 feet thick. So perfect is the work that the aqueduct seems to have been hewn from one solid formation of rock.

Located in the state of Michoacan, Mexico's sixth wonder, the Volcano of Jorullo is probably the most interesting and curious peak in the world. Until 1759, Jorullo was known as a highly productive farming commun-

ity. Beginning in September of that year and lasting for three months, the whole countryside was shaken by a series of subterranean rumblings and disturbances. Then, accompanied by a violent explosion, the volcano ripped through the centre of the plain and reared its smoking crest to a height of some 1,700 feet. Even today smoking Jorullo is regarded by the natives with a mixture of superstitious awe and fear.

Modern Mexico

And present-day Mexico lives in harmony with the many evidences of the past and has developed little human characteristics peculiar to its own people and needs. For instance, in Mexico today it is difficult to pass for a true gentleman if you lack a newly-shined pair of shoes. The suit, hat and other articles of apparel can be thread-bare and shiny without injuring the dandy's reputation or dignity. But the shoes—never! Even some of the peons have caught the significance of this distinguishing mark and it is not uncommon to discover one of these blanket-wrapped, straw-sombreroed, stoical individuals with a sandalled foot perched proudly on a box with a boy industriously polishing both the narrow leather strips and the wider open spaces.

And Mexicans are becoming book-conscious. Under the direction of the Secretary of Education, open-air library units have become a daily feature of the larger parks of Mexico City. Motorized units perform the same service for the provincial districts of the country.

Because of a beautiful and curious ring which he wears, Dr. Rafael A. Osorio, citizen of Mexico, is receiving a large amount of publicity. The ring is the same one worn by Maximilian during his reign as Emperor of Mexico, and a document signed by the Emperor's private secretary in 1909 establishes the ring's authenticity. Some years ago while the doctor was visiting New York City an inquisitive hotel clerk spied the ring and almost immediately Osorio became a romantic front-page figure, enhanced by various glamorous titles and biographies. Said the genial doctor: "I didn't mind the publicity so much, but I am not an Indian prince or some such personage as was reported." He attributes the present revival of interest in the ring to the showing of the movie "Juarez."



MEXICAN SENORITAS. Recently bull-fighting in Mexico City was graced with the feminine touch when Conchita Cintron, beautiful and talented Peruvian exponent of the sport, made her appearance there.



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ABOUT FOOD

Soup is the Thing

BY JANET MARCH

FOR the last few weeks, in spite of ringing words of warning from Montreal friends, Torontonians have been out skiing with a couple of snow flakes and a sheet of ice. The lucky ones come home erect, the less lucky—skill has little part in this game—are dragged in on makeshift toboggans over winding trails, and will spend the rest of the winter trying to find a cure for the tickles which collect inside plaster casts. Armies travel on their stomachs but the opposite side of the stomach is often used for some fast downhill work. It's a pity you can't put cleets on your ski pants, for swift and necessary stops. But however bad a ski-er you may be, you still must travel like the army, so try bowls and bowls of soup.

The usual idea is to have coffee, but though it is often good it is not easy to make first class coffee in large quantities. It is really better just to open can after can of soup, add milk or water, and a bit of flavoring and there you are, you have something that nourishes you as well as stimulates, and you don't have to listen to that tiresome man who knows so accurately how to make coffee (he once asked the darky cook in a dining car.)

If you are far from home on a ski trail open your thermos which will have been carried by the best skier in the party, and have some Scotch broth or vegetable soup. It doesn't seem to taste as good if you put milk in the thermos, and these two are quite thick enough and strong enough to be diluted with water, and still see you through adequately from late breakfast to tea. That stand-by, tomato, can't be beaten; or if you like a clear soup with a few things in it try one of the chicken ones. There is a cream of shrimp soup too, not to be diluted, which is very good, and it probably would carry hot on the trail, though I have never tried it that way.

Of course if you are cooking lunch in a cabin you can do a few fancier things. Habitant pea soup is a grand hunger remover. If you start with it, the eggs and bacon may go round without too many hungry souls at the

end of the meal. Try milk in mock turtle, ox tail and clam chowder. Try a little Worcester sauce too and you may get your health drunk in soup. Half a can of tomato soup mixed with half a can of green pea, thinned with water, seasoned, and with a spoonful of sherry in each bowl is very pleasant.

The canner is a fellow we simply can't get on without, but of course if you are not feeding a multitude in the wilderness you can have fun too with homemade soups.

Pea Pod Soup

Pea pods, unless you keep a pig, always seem a shocking waste, even in the height of summer. At this time of year when you have paid large sums per pound for them as well as for the small amount of green peas which were within, try this soup. Cover the pods with water and cook them until they are soft. Scrape the pulp off the insides of the pods with a teaspoon and put all you can get off back in the water in which they were cooked. Add two slices of chopped onion, a little chopped celery, and two spoonfuls of canned tomatoes. Let this all simmer gently for half an hour in a covered pan. Put it through a sieve, season well, and serve with croutons. It is a nice idea to float a few of the cooked precious green peas in the soup just before serving.

Black Bean Soup

This sounds all peasantry, and as if you'd eat it wearing a hand embroidered smock, but it's excellent for Sunday supper on a cold night after a day's ski-ing.

1 cup of black beans
2 quarts of meat stock
¼ teaspoon of cloves
½ teaspoon of nutmeg
1 tablespoon of ketchup
1 glass of sherry
1½ tablespoons of flour
2 tablespoons of butter
2 hard boiled eggs
Half a lemon sliced very thin.
Soak the beans overnight in cold

water. Cook them until they are tender and drain them through a coarse sieve. Add the stock then the cloves and the nutmeg and the ketchup and let it all boil gently for half an hour. Then add the sherry. Strain through a fine sieve. Melt the butter and stir in the flour, add the soup and boil for ten minutes. Season well. Put the sliced hard-boiled eggs and the sliced pieces of lemon in the soup tureen, pour on the hot soup and serve at once.

Oyster Soup

We all know about the classic oyster stew, and a very good thing it is to know about, but the next time just for the fun of it try this one.

1 quart of milk
1 minced largish onion
1 bottle of oysters—½ pint—
½ cup of white wine
1 crushed clove of garlic
3 tablespoons of butter
Salt, pepper, cayenne, a bay leaf
Chopped parsley

Brown the crushed clove of garlic in the butter, remove the garlic husk. Put the milk in the double boiler and add the onion to it, and let it cook until the onion is tender. Heat the oysters, and their liquor with salt, cayenne and the bay leaf over a low fire. Before the oysters curl at the edges dump them into the milk and onion. Then stir in the white wine, let the oysters cook till they curl and serve with chopped parsley floating around.

Vegetable Soup

1 onion
1 turnip
2 stalks of celery
1 parsnip
1 carrot
1 sweet potato
1 ordinary potato
2 tablespoons of rice
4 tablespoons of butter
1 cup of tinned tomatoes
2 quarts of cold water
1 bay leaf
Parsley
Salt and pepper

Peel all the vegetables and cut them into smallish dice. Melt the butter and put all the vegetables into it except the tomatoes and potatoes to sauté; when they are brown put them in the water, add pepper and salt, the bay leaf, parsley and tomatoes and simmer for an hour. Then add the potatoes, and boil another fifteen minutes before serving.



AT GOVERNMENT HOUSE—Mr. John Barbirolli, conductor of the New York Philharmonic Symphony Orchestra, and Mrs. Barbirolli had the honor recently of being invited to Government House. In the above photograph, Mrs. Barbirolli is on the left with Their Excellencies Lord Tweedsmuir and the Lady Tweedsmuir, and Mr. Barbirolli.

—Photograph by Karib, Ottawa.

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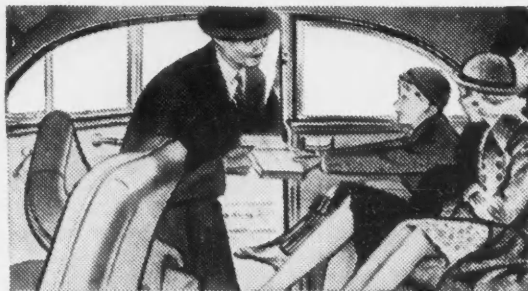
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PRESTON-ONTARIO-CANADA

January 20th, 1940

Announcement

Since the inception of The Preston Springs, we have always operated under the "American Plan", but now, owing to a change in policy, those desiring to stay here under the "European Plan" will be enabled to do so.

The change in policy will in no way effect our present type of service or the high standard of our meals, and we hope that it will enable us to render a greater service than we have been able to do in the past.

We trust that in the future we shall continue to have the privilege and pleasure of serving you and wish to take this opportunity of thanking you for your past patronage.

| <i>Rates</i> | <i>Rates</i> |
|--|---|
| EUROPEAN PLAN (Accommodation only) | AMERICAN PLAN (Accommodation and Meals) |
| Single room with running water \$3.00 | Single room with running water \$5.50 |
| Double room with running water \$5.00 | Double room with running water \$10.50 |
| Single room with Shower Bath \$3.50 and \$4.00 | Single room with Shower Bath \$6.50 and \$7.00 |
| Double room with Shower Bath \$6.00 and \$6.50 | Double room with Shower Bath \$12.00 and \$13.00 |
| Single room with Tub Bath \$4.00, \$4.50 and \$5.00 | Single room with Tub Bath \$7.00, \$7.50 and \$8.00 |
| Double room with Tub Bath \$7.00, \$7.50 and \$8.50 | Double room with Tub Bath \$13.00, \$14.00 and \$15.00 |

Meals

Breakfast: 50c, 75c, \$1.00
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Special Rates for Parties

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PAUL H. BORRADAILE,
Managing Director

REST

RELAXATION

MINERAL BATHS

WORLD of WOMEN

Laurel Wreaths

BY BERNICE COFFEY

EVERY now and then someone leaps into print with a list of "the ten most outstanding—or best-dressed—women in the United States." The latest to do so is the editor of "American Women," who gives the nod to "the most outstanding."

Canadians in general, Westerners in particular, have a special interest in one of the ten women included in his list. She is Lila Bell Acheson of Pleasantville, New York, a native of Manitoba. She is also a cousin of Hon. Arthur Meighen.

Lila Bell Acheson is an editor of "Readers' Digest" which was founded in New York by her and her husband. Miss Acheson was born on a home-stead at Birden, Manitoba, and her father was a Presbyterian minister who graduated from Manitoba University in 1895.

After attending school at Virden, Miss Acheson completed her education in Winnipeg, later marrying DeWitt Wallace, whose father was a Canadian professor. The pair began their careers as publishers in a modest two-room apartment in New York. The venture met with such immediate success that the distinction of being named as one of the "Ten Most, Etc." doubtless is just another cup of tea to Miss Acheson.

Cold Snap

After no consultation our committee of one absentee member has hesitantly decided to award a prize of a big red (Canadian) apple to the unknown genius who first thought of snap skirts. The skirts, made of heavy coating fabric, are snapped around the waist over the dress. Then on goes the perfectly bee-yoo-tiful short fur jacket that has been languishing of neglect ever since the beginning of the Big Freeze. Though we hate to say it, the skirt was suggested by a cartoon poking fun at the way women chill for fashion.

Breathe Freely

Some busybody with a sceptical attitude toward the recent to-do about wasp waists, has been measuring the John Powers "girls" ("America's most beautiful models"), to find how many had 18-inch waists.

Not a waistline less than 24 inches could be found. The average measurement was 26 inches.

So go ahead, girls. Take a deep breath and relax.

Dog-Tired

Those of us who have been luxuriating in thoughts of a nervous breakdown had better think better of it, according to Mrs. Ethel Beynon Rey. Mrs. Rey is a former magazine editor who became so interested in the causes of fatigue she made a close study of the whole subject and put her findings into a book ("Two Lives in One") and lectures.

When Mrs. Rey appeared on the platform before the Women's Canadian Club of Toronto she presented the ladies with the titillating idea that fatigue is synonymous with boredom. It is normal never to be tired even in middle or old age, according to Mrs. Rey. We seldom are tired because we work too hard. Rest won't cure fatigue, nor will all the leisure or money in the world—the most fatigued women are women of leisure. It takes an immense amount of physical effort to make one physically tired; besides, such fatigue is not cumulative and will disappear after a good night's sleep. As for mental fatigue, less energy went into the creation of the Shakespearean son-

nets than one blow delivered by Joe Louis.

Fatigue is bred in the emotions—boredom, monotony, desire to be doing something else, worry, fear, indecision, timidity, and dozens of other causes. And it comes, not from the things we do, but from the things we don't do.

For every emotional poison there is an antidote and, says Mrs. Rey, interest is the best antidote. Interesting people are interested—uninteresting people are those who are bored. The cure for fatigue is not rest, but increased activity and interest—the cultivation of absorbing interests (perhaps a hobby) and a plan for a balanced life in which work, avocation, social contacts and physical well-being are given their due importance.

Mrs. Rey bases all her assertions on the findings of scientists who have made—dare we say it?—exhaustive studies of the subject.

Tired? Tut, tut. You are only bored to the teeth.

Here's to You!

"When you die, may you be in heaven an hour before the devil finds it out."—An Irish toast.

Diary of Events

War-time has failed to cause a decline in society gaiety and activities. On the contrary social life goes on at an increased tempo—perhaps because most of the affairs now taking place are based on the serious purpose of raising funds for necessary and important work. Such an event will be the military ball being held by the Officer Commanding and officers of the Royal Regiment of Canada on Tuesday, February 20, at the Royal York Hotel, Toronto. The ball is in charge of the women's committee and is being held to raise money for wool and supplies for the men on active service.

In Montreal the women's finance committee of the Black Watch (R.H.C.) is holding a bridge on the evening of St. Valentine's Day, February 14, at the reception room, Dawes' Black Horse, Chabouillez Square.

In Quebec, the Quebec Winter Club will stage "Fantasies '40" on February 23 and 24. And on February 29 the Sir Guy Carlton Chapter I.O.E. is giving a "Leap Year Ball" at the Chateau Frontenac. The latter event will take place under the patronage of His Honor the Lieutenant-Governor of Quebec, Major-General Sir Eugene Fiset, and Lady Fiset.

TRAVELERS

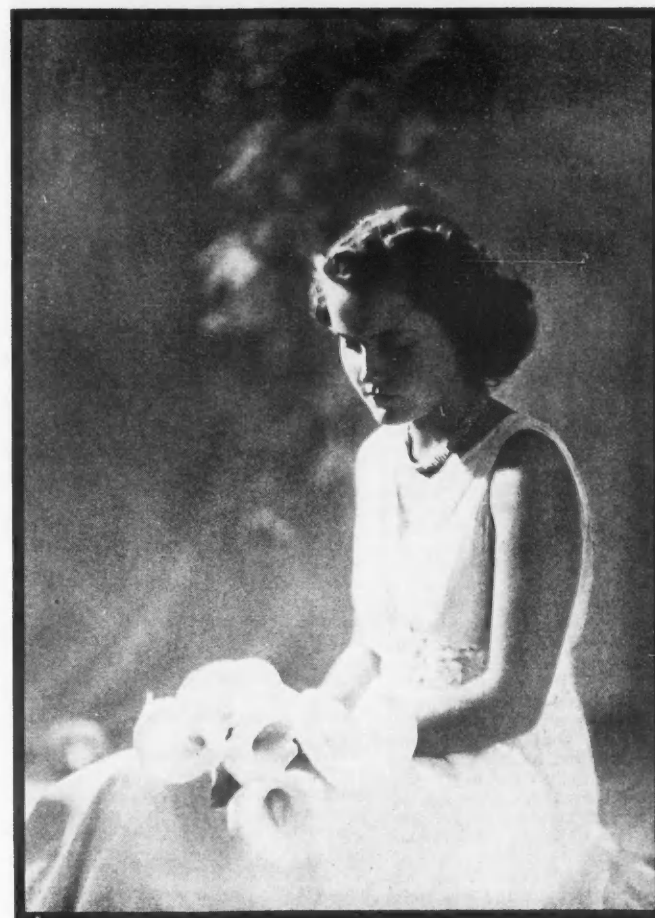
Mrs. R. S. McLaughlin of Oshawa, Ont., has left for her house, "Cedar Lodge," in Bermuda.

Mr. Gordon McGillivray has left Toronto for his annual winter holiday at The Breakers, Palm Beach.

Mr. and Mrs. H. Arthur Sewell of Baie Comeau have been spending several days at the Ritz-Carlton, Montreal.

Colonel and Mrs. C. W. MacLean of "Mull Hall," Pointe Clair, Que., have been the guests in Washington, D.C., of Mrs. Harold Sims, before going on to Florida to spend the balance of the winter. They are to visit Mrs. G. T. Fulford, Sr., of Brockville, in Mountain Lake for a time while in Florida.

Mr. and Mrs. Howard Binns and their two children, Judith and Richard, who spent the past six months in Winnipeg, guests of Mrs. Binns' parents, Mr. and Mrs. Walter B. Law-



A RECENT PHOTOGRAPHIC STUDY of Miss Barbara Swan, daughter of Mrs. Frank Swan of Toronto, who came out recently at the West End Creche Ball which took place in December.—Photograph by Violet Keene.

son, will leave shortly for Jaffa, Palestine, where Mr. Binns will be stationed under the British colonial service.

Mr. and Mrs. W. W. Southam of Vancouver have joined the former's parents, Mr. and Mrs. W. J. Southam of Hamilton, Ont., to motor to Florida.

Colonel and Mrs. J. G. Ross, of Thetford Mines, Que., are in Nassau, The Bahamas, where they have taken a cottage in the grounds of the Fort Montagu Beach Hotel.

Mr. and Mrs. A. A. Pare, of Montreal, have left for Florida and will be away for some weeks.

Mrs. A. B. Colville, of Montreal, is in Nassau, The Bahamas, where she has taken a house for the winter.

Mrs. David Key, of Ottawa, is spending several weeks in Washington.

Mrs. Elbert Soper has left Ottawa for Delray Beach, Florida, where she will spend some time with Mr. and Mrs. Harold Soper, of Montreal.

Mr. and Mrs. W. DeCourcy Topley have left Ottawa to spend some time in Florida. They are accompanied by Mrs. Topley's mother, Mrs. J. N. Davidson, of Pittsburgh.

Lady Davis, of Paris, has arrived from New York and is spending several weeks in Montreal; she is occupying the apartment of her son, Mr. Mortimer Davis, in the Drummond Court.

Mrs. William Hadley, who has been visiting her son, Lieut.-Colonel W. Fraser Hadley, and Mrs. Hadley, in Ottawa, has returned to her home in Chatham.

Mrs. Barlow Cumberland and her daughter, Mrs. Wotherspoon of Port Hope, have taken up residence in Toronto at the Balmoral Apartments.

Lieutenant John F. Stairs, R.C.-N.V.R., and Mrs. Stairs, the latter formerly Miss Rosalind Shirley Goodall of Montreal, have arrived in Victoria and are at Hampton Court.

Mr. and Mrs. Blake Manning Wilson, of Vancouver, are in Mexico where they will spend the remainder of the winter.

Mrs. W. H. Leckie has left Vancouver for California where she will

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Announcements

ENGAGEMENTS

Lieut.-Colonel and Mrs. J. Alexander Crozier, Port Arthur, announce the engagement of their daughter, Catherine, to Mr. Edward Burrows Fouquier, son of Mrs. Fouquier and the late Mr. E. F. Fouquier of Ottawa, the marriage to take place in February.



AT THE EGLINTON HUNT CLUB BALL which took place recently at the King Edward Hotel, Toronto, from left to right: Mr. Donald MacIntosh, Mrs. James Duncan, Mr. H. R. Bain, M.F.H., Mrs. MacIntosh, Mr. James Duncan, Mrs. Bain.

—Photograph by S. Stanley.

WORLD of WOMEN

Paris Carries On

BY ISABEL MORGAN

THE world bumbles along in its own fashion, and even manages to find time between its alarms and excursions for the more reassuringly pleasant things of life.

A new world's record for a single fur was set when a Norwegian platinum fox was bought by a posh Fifth Avenue furrier for \$11,000. The price its ultimate owner pays for it won't bear dwelling on. The platinum fox is a "mutation" of the silver fox and only four others have ever come to this continent.

And Greta Garbo has just bought eleven hats. Her choice consisted of cap and cloche types. Most of them were of felt. In addition to hats, the movie star who is credited with "not liking to carry anything" bought belts with bags attached and gloves with pockets.

And in Paris the wartime couture



MISS CECILE DE BANKE, who will speak before the Women's Canadian Club of Toronto on Monday, February 5, in the Eaton Auditorium. Her subject will be "Science and Art in Speech". Miss de Banke is a professor in the Department of Speech in Wellesley College where she has developed the art of choral speaking.

season is now at its peak, and most of the showings are as elaborate and as inspiring as the pre-war collections. Every one with any excuse to do so turned up at the Lelong opening which was large as any held in peacetime. Here the fashions are youthful and feminine with a silhouette called "Hourglass," which is however, more moderate than the wasp waist of last season. Hems of skirts are extremely wide and quite short. The suits have the longest jackets yet seen, and are accompanied by canes with bundles swung at the end which the mannequins detach and carry. They are suede handbags resembling squares with the four corners knotted together—something like the bundle carried by the old-time hobo before he became class-conscious. Dance frocks with jabots are another attractive fashion—the ruffled jabots foaming at the front of the halter decolletes leaving the backs in a state of nature.

Among the evening gowns are several with strapless decolletes—one, for instance, is stunning gray and white flowered taffeta with a full flowing skirt. Others are in crepes and jerseys with scarfs draped to make the corsage. Afternoon frocks are in amusing prints. One has girls' names written all over it, and another has figures of waltzing couples in navy on white. And Lelong is very keen about gray. The collection terminated with the showing of the first war-time bridal robe—in the palest possible blue with a tulle veil falling from a tiny bonnet.

Waistlines in Headlines

Molyneux again made headlines by launching bloused coats and dresses attached to slender skirts at waistlines which are slightly lower than last season, dropping them very nearly to the top of the hip. This slender silhouette goes on into the evening. Some gowns are hobbled near the knees, others are utterly straight and slim though bloused. This new line is repeated in short-sleeved shirtwaists worn with slim dinner suits accompanied by hats which match the blouses.

The patterns of many of the printed frocks suggest camouflage, and one



A COIN SPOT STRIPE PATTERN in black and white printed crepe is cleverly used by Bruyere to emphasize the lines of this early spring frock.

shows the arms and emblems of Finland. Other details which we doubtless shall see later at Canadian fashion shows are: Short sleeves, even for coats; skirt lengths which sometimes barely reach the calf for daytime, while some of the evening skirts are instep length; hats on which fine veiling is swathed around the face and neck—tiny pailleted or flower evening toques; veils hanging full at the front of small, jaunty canotiers; flowers and colored gloves. It all sounds as though Molyneux were making a deliberate attempt to have us concentrate on looking as feminine as possible this coming spring.

Black, mainstay of every Frenchwoman's wardrobe, is used most entertainingly at many of the showings. Black with white; ruffles, fine laces and appliques of white lawn; black alone; with transparent bandings or sections over flesh color for afternoon; black patent leather for a big capeline and a muffin toque—all these appear in Paquin's collection. Piguet combines black with beige in reversible coats, the beige trimmed with black braid and the coat worn over a black dress. Black with gray and pink is O'Rosen's effective variation in a formal suit of faille. The skirt is black, the jacket pink and gray striped faille, the blouse pink. Black crepe dresses with billiard green or poppy red wool jackets, are seen at Patou's salon. And he puts an orange scarf around the hips of black evening gowns, and sets off black day costumes by matched hats and gloves in toast or billiard green.

"Baby Talk"

Despite blackouts and the innumerable inconveniences of life in the London of today, Norman Hartnell continues to design those exquisite dreamlike gowns which are fast becoming a tradition associated with the Hartnell name. One of these, called "Sweetheart," is a full-skirted affair with low-cut halter neckline filled in with a tucker of pale blue tulle. "Alexandrine," a heavy white satin off-the-shoulders evening gown with a pannier or pettop hipline, is another star of the

collection. Then there's "Baby Talk," (where does the man find these names) a debutante dress of white Swiss embroidery slotted with parma violet ribbons and mounted on white tulle.

P.S.—Rosevienne trims up a black wool dress with sequins embroidered to read, with calm certainty, "We Will Win."

TRAVELERS

Mr. and Mrs. A. G. Mowbray and their daughter, Gweneth, of Winnipeg, have left by motor for California where they will stay until spring.

Mrs. J. H. Norton has left Winnipeg for Barrie, Ont., where she will remain with her husband for the next few months.

Captain and Mrs. Edouard Fiset, of Trois Pistoles, Quebec, are spending the winter in Montreal at the Queen's Hotel.

Among those who are spending the winter at the Empress Hotel, Victoria, B.C., are: Mr. and Mrs. Postgate, Mrs. Alfred Watt, Mrs. D. G. Jarvis, Mr. and Mrs. W. C. Toogood, Colonel Fooks, of England; Major and Mrs. Robert Wood, Mr. and Mrs. W. A. G. Hoskins, Miss A. M. Woodroffe, Mr. C. Wurtelle, Professor and Mrs. A. H. Leak, Mrs. M. B. Turner, Mr. W. Boulton of Toronto; Mr. M. Roseborne, Mr. and Mrs. W. O. Ryde, Mrs. George Walton, of Montreal; Mrs. J. Somerset Aikins, Miss J. Colby, of Stanstead, Que.; Mr. and Mrs. C. R. Coughlin of Paris; Mr. Barret Montford, of New York; Mr. and Mrs. R. J. Gourlay, of Winnipeg; Justice and Mrs. McQuarrie of New Westminster; Mr. and Mrs. George Tull, of Vancouver; Mrs. J. R. Patterson, of Calgary; Mrs. J. Ormiston and Mrs. Wallace, of Denman Island.

The Honorable Mr. Justice P. H. Gordon, of Regina, Saskatchewan, has returned home after being the guest in Montreal of the Honorable Mr. Justice and Mrs. Gregor Barclay.

Mrs. W. H. Caythra of Toronto is spending a few weeks at the Empress Hotel in Victoria.



LOTS OF ROOM FOR SUNTAN HERE, and very typical of the swim suits now being worn at southern resorts. An original model by Hanro of Paris, in printed jersey.



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A unique Because the Milk of Magnesia prepares the skin—smoothing away roughness and freeing it from oiliness, your powder and rouge go on as smooth as silk and last for hours.

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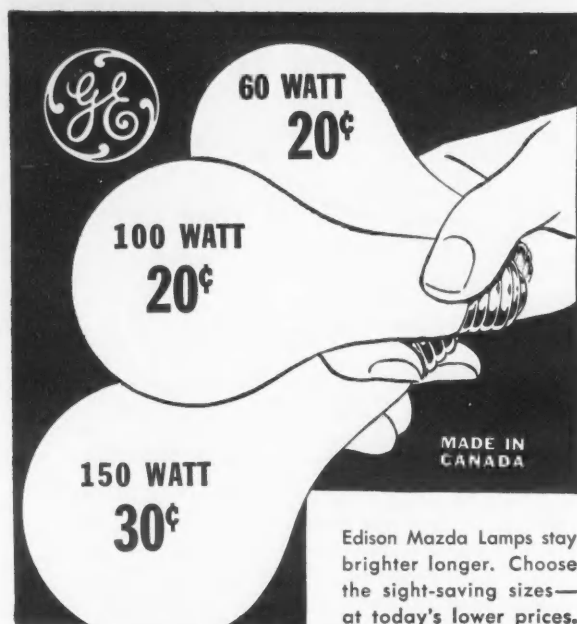
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For the beginner, nursery slopes and easy runs are there aplenty, while those who take their skiing the hard way can climb another mile from the top of the chair lift to the summit of Mont Tremblant, where begin three graded and cleared trails, winding their thrilling course downward to the base of the mountain, two thousand feet below. Come to Mont Tremblant Lodge this winter, just 90 miles north of Montreal. Telephone . . . St. Jovite 83.



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Canada

NORTH AMERICA'S FINEST SKI RESORT



"Well, I don't know. It certainly isn't in you to support her in the manner to which she's accustomed."

THE BACK PAGE

Film of the Week

BY GEORGE DUCASSE

"MR. AND MRS. X." is a very timely, topical film, all about Espionage. It really concerns two beautiful spies. First is the beautiful lady spy, Madeleine Carroll, who is played by Marlene Dietrich. The first scene shows Madeleine, looking very fetching in a spy outfit designed especially for her by Poiret, being interviewed by the Russian passport officer. He asks her: "What is your business, Madame?" She answers, "I am a spy." "For which side, Madame, the Allies or Germany?" "Oh, just plain spy," she replies.

The next scene is at the Spies Convention at Atlantic City. Here Madeleine meets and falls in love with the second beautiful spy, Gary Cooper (played by Gary Cooper). Gary has become a spy out of frustration: all his life he has wanted to go on the

to free him. This is all very unaccountable, but it's life, and besides it brings lots of money into box-offices—so why should we complain?

We next see Madeleine running gracefully all over Europe, interviewing generals, ambassadors, and presidents. But they all say, No, no, no. And the eleventh hour is drawing closer, the execution draws nigh.

It is Thursday, at dawn. Gary is in his cell, sleeping. Enter the military police, who tap him on the shoulder. "What do you want?" asks Gary, sleepily. "It's dawn," says the captain. "Time for the execution." "Dawn?" repeats Gary, in a daze. "I never get up that early. Call back later." The captain clicks his heels, salutes, and exits.

NOW it is about noon, and Gary, (the lazy galoot) is still yawning. Bravely he faces the firing squad. The captain lights a cigarette and puts it in Gary's mouth. "Courage, mon enfant," he says, and kisses him on both cheeks. Everybody is weeping softly.

Then bang!—the cigarette explodes. Everybody laughs. Even Gary (the good-natured cuss) joins in the laughter. The joke is on him.

The captain gives the order: "READY!" he shouts. Just then a mes-

'BANGOR LODGE' PLAN PLAN ANNUAL DANCE

—Toronto Daily Star.

We hope they have a nice nice time time.

senger dashes up on horseback, panting heavily. He hands a note to the captain. "Reprieve from the governor," he gasps, and the horse collapses.

The captain reads the note, and turns to the firing squad: "AIM!" he says. Another messenger dashes up. This one has a note of pardon from the president. But the captain is persistent. "Aim again!" he exclaims.

And at this instant enters Madeleine, looking more beautiful than ever, after a daring dash through the enemy lines. Her gown is an exquisite thing by Molyneux, trimmed with...

DISCOUNTING SHEEP

WHERE are the gentle, happy sheep? That slowly, calmly, used to leap clearing the stile with little white feet

Drowsily soaring and falling sweet into Elysian field of sleep?

One sheep over the stile,
Two sheep over the stile,
Sedative sheep in single file
Lost in a mist of sleep.

Bewildered now, driven and worn,
Bruised on stone, impaled on thorn,
Quivering 'neath the soiled fleece torn,
I see them rushing all forlorn
Into a blood-stained field.

One sheep dying at the stile,
Two sheep dying at the stile,
Three sheep...
Heil, Hitler, Heil!

VALANCE PATRIARCHE.

stage as a Singer's midget, but people keep on mistaking him for Gary Cooper. Anyway, he falls in love with Madeleine.

The following scene takes place in Geneva, where Gary and Madeleine are riding around in a gondola. They exchange many tender and romantic speeches. "Can you cook cheese blinzes?" he asks her one evening as they are dancing together at a ball given by the ambassador at Constantinople. "Sure I can cook," she replies, "but I am much better as a femme fatale."

THEY have lots of innocent, care-free fun together, until one day as they are riding on the scenic railway in Coney Island Madeleine discovers Gary's true identity. This is a great emotional moment, for duty compels her to denounce him to the author-

WE HATE TURNING PAGES

Extract from *Globe and Mail* report of Ontario Legislature proceedings: "I said I had reason to believe that Walkinshaw was just as crooked as Drew (Col. George Drew, now Conservative Leader) is

(Continued on Page 2, Column 2) going to paint him tomorrow," said Mr. Hepburn.

ities. She loves Gary, but she loves her country, too. So while this great conflict is going on within her she puts on a very chic creation of Schiaparelli and cries a little bit, but beautifully.

Then the police arrest Gary for practicing espionage without a license; and he is sentenced to be shot on Thursday. Gary is very hurt by the whole matter. When Madeleine comes to visit him in his cell (wearing a very elegant outfit, too) he says to her: "I am disappointed in you, Madeleine." His pride will not let him get out of jail; so Madeleine tries



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SECOND FLOOR QUEEN ST.

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"Stop!" says Madeleine, "You cannot shoot this man!"

"Oh I can't, can't I?" sneers the captain, twirling his moustachios. "Why not, pray?"

"Because the Armistice has just been signed!" says Madeleine.

"How do you know?" he inquires, obviously moved by the sincerity and beauty of Madeleine.

"It says so, right here in the news-

paper," and she points to the headlines.

"An obvious forgery," says the captain, and he turns to the firing squad. "FIRE!" he says.

"BANG!" says the firing squad, and Gary falls dead.

So in the end Madeleine marries the captain, buys up all the rest of the gowns in Paris, and they spend their honeymoon in Coney Island, Geneva, and Constantinople.

To An Estranged Friend

DOWN the widowed years of bitter remembrance
Always the bright rails run through wheat fields
In August, a squat black engine shrills
At the level crossing, and Ben stands by his team
Watching your going.
I knew then he would follow you from the farm
To Halifax harbor and never return to me.

You were his friend, through you his loyalty grew
To England. He followed because you led, but you
Were English bred, your thighs already girded,
He was Magyar born and Prairie rooted,
Why should he fight in alien wars?
He should go out by the ultimate Reaper,
The sound of binders girding the sheaves,
Not by machine guns reaping red harvest,
But with the scythe, O peacefully!

Ben was mine but you took him. Now I forgive.

Now when shadows again are fallen on Europe,
On city and valley, the sun gone into recession
And clouds cover stars, I will no longer stir
My brew of rebellion, now I will climb the mount
Of vision piercing the fog of uncertainties,
The blackout of fear. Soon I shall see a star
Lighting the labored birth of a better world.

DORIS FERNE.

CAMEO

I CAN'T insult my heart again
By crying over gentlemen.

But rather trot it out to tea
With ladies of gentility.

Whose talk and bread sliced neat and thin
Will lift me from the straits I'm in!
MONA GOULD.

TO MY VALENTINE

1840

WITH flattering pen I proffer love to thee,
Chaste as the hawthorn bud in changeless Spring;
Devotion deathless as eternity,
Recorded for thy heart's remembering.
Could'st thou confess thy true esteem for me
In accents sweet, 'twere heavenly anodyne;
Life's elixir of endless ecstasy,—
Ah, lovely lady, be my valentine!

1940

Baby, for one brief moment, be profound,—
Sheathe for the nonce, the lipstick in its shroud;
Behold the wretch your wiles have run to ground,
Babbling of love persistently avowed.
Ease the smart speech, the so selective wit,
The while I plight this dreary troth of mine;
Here is my heart,—pray make a note of it,
Inconstant baby, be my valentine!
IRENE CHAPMAN BENSON.

THE BACK PAGE

Suitable contributions to "The Back Page" will be paid for at regular rates. Short articles, verse, epigrams or cartoons of a humorous or ironical or indignant nature are what the editors are seeking. Preference is for topical comment. Address all contributions to "The Back Page", Saturday Night, 73 Richmond St. W., Toronto.



"THEY SAY JORDAN'S A GOLF PRO IN THE SUMMER MONTHS"